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HOUSING STATUS AND NEEDS  
OF ELDERS IN GREATER BOSTON:  
  
REPORT AND RECOMMENDATIONS  
  
NOVEMBER 1988

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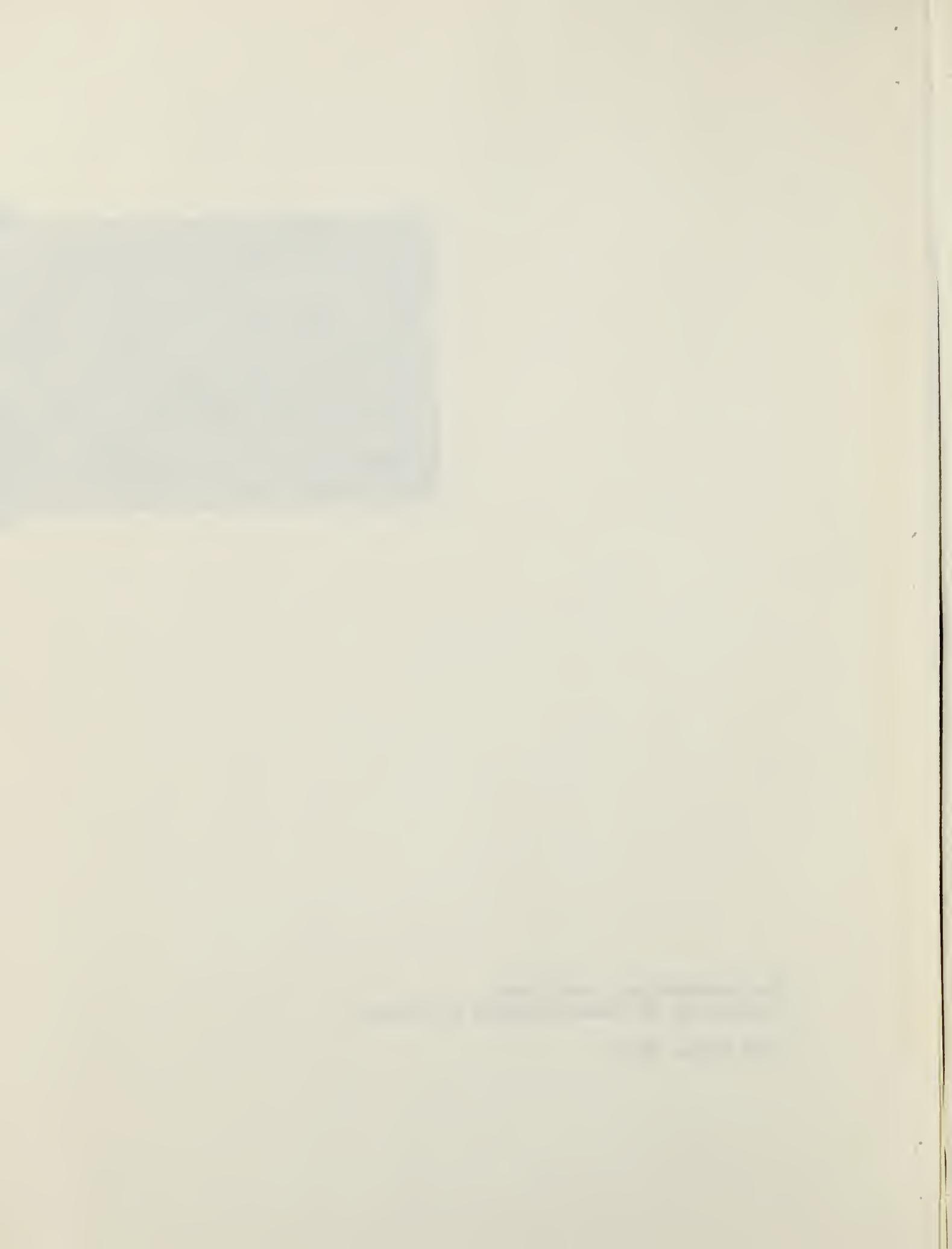
**University of  
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OF ELDERS IN GREATER BOSTON:  
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NOVEMBER 1988**

**The Gerontology Institute  
University of Massachusetts at Boston**

**Joan Hyde, Ph.D.**



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## ACKNOWLEDGEMENTS

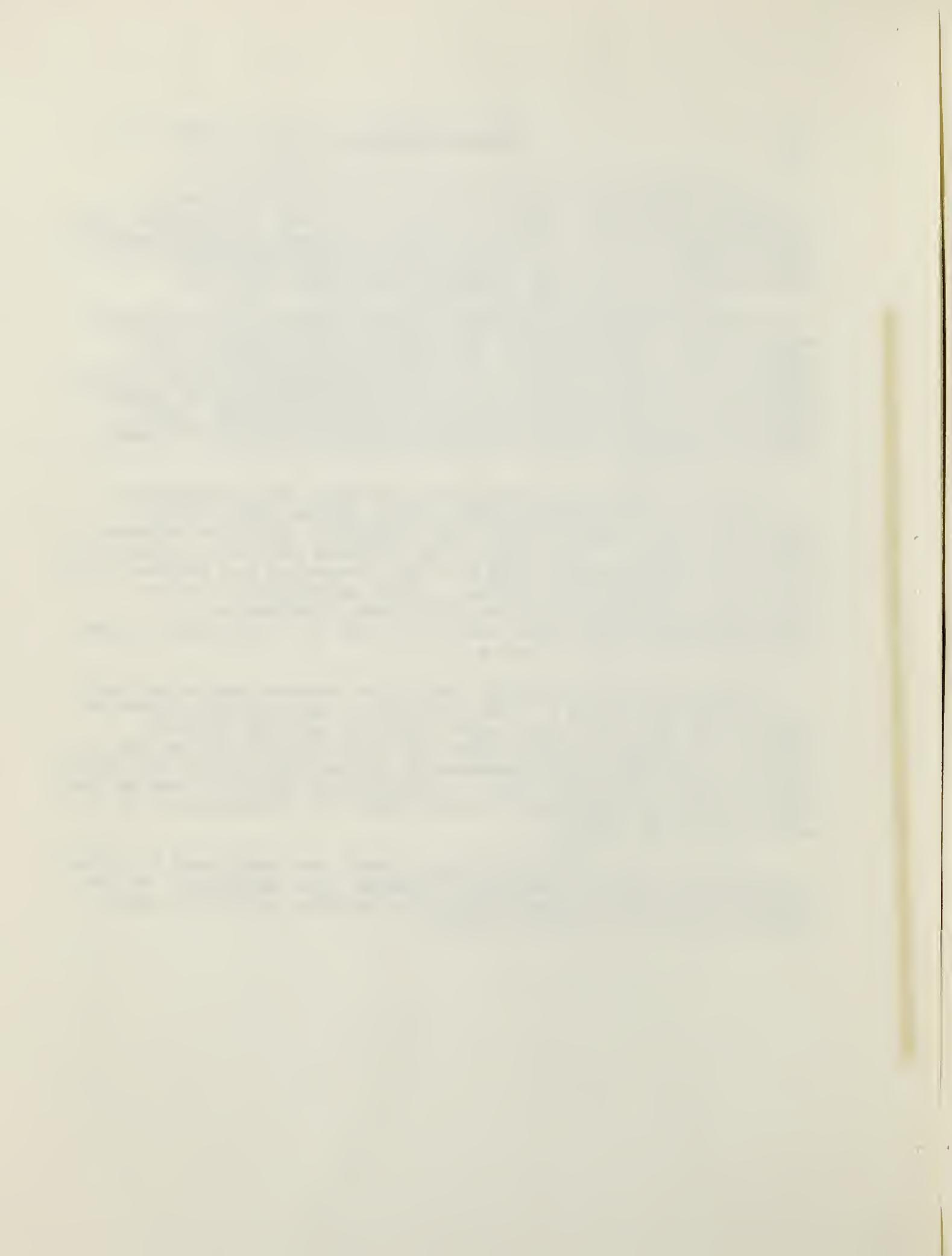
The Gerontology Institute is grateful for the time and thoughtful responses given by each of the study informants. The Boston area is rich in knowledge and commitment to elder housing, and our report has drawn on this richness among housing professionals, officials, advocates, and older citizens.

The Institute was aided by the generosity of many housing experts who, in addition to responding to the questionnaire, shared their time, research materials, bibliographies, and insights. For this we wish to thank Melvin Barkan, Barry Canner, Maggie Dionne, Ellen Feingold, Lew Finfer, Rolf Goetze, Susan Lanspery, Donald Medd, Norma Moseley, Barbara Ryther, Jamie Seagle, Sylvia Sherwood, Susan and Jim Stockard, Nancy Wagman, and Ernie Zupancic.

Many of those noted above also reviewed this document in draft form, as did Edward Blake, Larry Branch, Bob Chellis, Peter Gagliardi, Justin Gray, Paul Lanzikos, Patricia McDermott, Jeanne Moltenbrey, Mark Norton, Len Raymond and Polly Welsh. The effort and intelligence they put into reviewing has enabled us to check our findings for accuracy. More importantly, it has bolstered our ability to translate those findings into recommendations for action that will lead to a stronger housing future for this area's elders.

Thanks go to Gerontology Institute Research Assistant Ruth Dorfman for assisting in data collection, and special thanks to Derwin Hyde for many hours spent editing text and helping translate computer spreadsheets into intelligible tables and graphs. University of Massachusetts Gerontology Institute editor James O'Brien provided hours of painstaking effort to ensure that the information contained in this report is as accessible as possible to its readers.

The original concept for this report was developed by former Gerontology Institute Associate Director Paul Houlihan. We are grateful for his creative work as the guiding spirit for the overall direction of this inquiry.



## EXECUTIVE SUMMARY

The number of people over 65 in the Greater Boston area has grown by close to 20% since 1970, and by the year 2000 it will reach half a million. The Gerontology Institute of the University of Massachusetts at Boston undertook to study how communities in Greater Boston are meeting -- and planning to meet -- the housing needs of this growing population group. This report conveys the findings of that study and, based upon those findings, suggests policy directions for elder housing.

The study consisted of structured interviews with key informants in 15 representative towns and cities, as well as state officials, members of organizations concerned with housing for the elderly, and housing experts in the Boston area. Among the 110 individuals whom we interviewed were housing authority directors, town planners, developers, non-profit social service and advocacy groups, researchers, state and federal officials, and concerned elders. Data available from the U.S. Census Bureau and in the literature regarding elder housing were utilized to design the study and to provide a context for study findings.

The report presents a description of the study, its findings, a review of elder housing in the 15 study communities, conclusions, recommendations, and action steps for immediate implementation. Tables and charts display study results, demographic data regarding growth in elder population, comparison of eligible elders to number of low-income units and waiting lists in the 15 communities. A list of study informants, a bibliography, and reference materials on innovative programs in Greater Boston are included in the Appendix to assist in the transfer of information.

### SUMMARY OF KEY FINDINGS

- \* **Older consumers are a diverse group, and a wide range of housing options and housing related services are needed to meet their housing needs and preferences.** Many creative state, federal, and private programs that are now in place address pieces of these issues for specific segments of the elder population, but these have not reached all communities or all economic groups among elders.
- \* **Existing housing stock is mismatched with community needs.** This is true on two counts. First, current housing is built for an average household size of four to six people. Today, young adults marry later, have fewer children, and divorce more frequently, leading to smaller household size. The increasing percentage of older adults, who tend to live independently in one- or two-person households, further lowers average household

size. Second, housing is designed for healthy younger adults, with little thought to the capabilities of children, individuals with motor and sensory handicaps, or the elderly. Although we have the technology to create and adapt housing to make independent living possible for a greater range of people, the existing housing stock has not incorporated changes that allow older individuals to age in place.

- \* **Most older people are excluded from housing-related government support.** Tax provisions, zoning restrictions, and other government programs heavily favor home ownership. Mortgage holders, who are usually younger, are heavily subsidized by the tax codes, while housing arrangements more appropriate for older people are not comparably subsidized. Such arrangements, in fact, are often precluded by the financial disincentives under current law. As for older homeowners, many are paying more than one quarter of their annual incomes for real estate taxes; available tax deferrals and abatements have narrow eligibility limits, and are not well publicized. Low-income older homeowners are ineligible for most government assistance due to the asset represented by their homes. Despite their needs they have not been the focus of concern among government or advocacy groups.
- \* **There is a severe shortage of moderate-priced rental and owner-occupied housing suitable for middle-income elders.** Due to changes in the tax laws and other factors, a high percentage of rental housing is being converted to condominiums, leaving older renters vulnerable. The shrinkage of rental housing also makes it difficult for homeowners to become renters should they wish to do so. Land shortages and costs, along with community opposition to development, are impairing the ability of communities to create more suitable moderate-priced housing. Even accessory apartments and other housing that utilizes existing stock have met considerable opposition in many communities due to the perception that this might increase density above the level originally intended for the housing stock.
- \* **The number of units of public and private subsidized housing is approaching the number eligible and desiring such housing. Eligibility should be expanded to include low-income homeowners** (see Table B). Among the elders who are paying more than 25% of their income for housing, many are either not eligible for subsidized housing because of current asset limits or else choose to remain rather than move to projects which do not meet their needs and preferences. State and federal programs based upon a model of creating large housing developments are unsuitable for the current situation. Further development should be sensitive to elders' need to remain in their own communities, where they have informal supports, as well as to the desire of many elders to live in housing that not only is affordable but is integrated into the community. Such improvements will increase per unit costs for housing.

- \* Home repair, maintenance, and adaptation are a major concern for low-income elder homeowners. Even for those elders who are able to pay for home repairs, the difficulty of locating qualified carpenters, plumbers, electricians, and professionals in other trades, has created a significant potential for housing deterioration. This problem impacts on both the elder homeowner and the housing stock. Assistance with adaptation would allow significant numbers of elders to remain in their homes.
- \* Home equity conversion is an important option for those elders who are house rich and cash poor. Under current tax codes, and given the shortage of appropriate moderate-priced substitute housing, selling and moving often is not financially feasible. In addition, the well-being of many elders depends on their remaining in the home in which they have spent most of their adult lives. Massachusetts residents over 65 have an estimated \$50 billion in home equity. At present, however, regulations and funding mechanisms restrict the flexibility of home equity conversion, thereby limiting its usefulness.
- \* There is a need for services in both public and private housing for the elderly at all income levels. Current obstacles to services are lack of a unified system for all user groups and lack of financing mechanisms. The Executive Office of Elder Affairs (EOEA) is currently working with the Executive Office of Communities and Development (EOCD) and the Massachusetts Housing Finance Agency (MHFA) to improve service delivery in public and subsidized housing. The new Elder CHOICE program proposed by MHFA to assist in the development of private, mixed-income housing-with-services, lost funding in the recent round of budget cuts. Services for elders remaining in individual units scattered throughout the community are impaired by difficulties with transportation, lack of an adequate supply of workers, and limited funding.
- \* Continuing Care Retirement Communities (CCRCs), which provide a combination of services and housing, have not flourished in Massachusetts. This is chiefly due to a combination of high land costs and difficulties in obtaining permits for necessary densities in the inner suburbs, where most potential older consumers wish to live. Those CCRCs which have been established have, of necessity, been priced out of the range of lower-income elders.
- \* Fragmentation of state agencies dealing with elder housing issues has led to a lack of unified response in encouraging the development of appropriate housing options for elders. Leadership is also lacking on the local level in those towns where no one agency or individual has undertaken to address the housing needs of older residents.

## SUMMARY OF CONCLUSIONS AND RECOMMENDATIONS

The large and growing group of older citizens living in Metropolitan Boston require a range of affordable housing options that meet both their life-long individual preferences and the special needs for services, adaptations, and financial adjustments that may come with advanced age.

These options include: remaining in their homes with a range of repair- and health-related services; utilizing equity conversion vehicles to make assets available for living expenses; adapting present housing to overcome physical barriers; sharing present housing, either in the same unit or through the creation of accessory apartments; moving to any of a wide range of housing that includes design features and/or services that make it more appropriate, or whose reduced costs make assets available for living and medical expenses.

At present there are many excellent programs which address one or more of these options, in one or more communities in the Boston area. Systematic support by the state for the full range of options for all older people is now needed. In addition, adults require more information regarding their housing options, and need to begin to plan before the expected crises of later life precipitate housing decisions.

Recommendations are discussed fully in the text under the following headings:

- \* The Role of State Government
- \* Town Planning, Zoning Issues, and Use of Existing Housing Stock
- \* Home Equity Conversion
- \* Improvements in Public and Subsidized Housing
- \* Home Repair, Maintenance, and Adaptation
- \* Services and Case Management
- \* Information and Referral

In line with these general recommendations specific action steps for immediate implementation are proposed. The action steps are organized by agency or branch of government which should implement the recommended actions, including the legislature, the Executive Office of Communities and Development (EOCD) and Executive Office of Elder Affairs (EOEA), and the Massachusetts Housing Finance Agency. The action steps include:

- \* Establishment of an Elder Housing Task Force
- \* Legislation and Funding to Expand Home Equity Conversion
- \* Mandated Town Planning and Encouragement of Appropriate Development
- \* Expanded Mandate of EOCD to Include Housing Needs of All Elders
- \* Funding, Loans, and Programs for Home Repair, Maintenance, and Adaptation
- \* Expanded EOEA Programs for Housing Information & Coordination
- \* Establishment of Local Housing Specialists

**HOUSING STATUS AND NEEDS  
OF ELDERS IN GREATER BOSTON**



## I. INTRODUCTION

### I.A. STUDY CONTEXT AND GOALS

Over the past decades, federal, state, and local governments have established myriad laws, regulations, tax provisions, codes, and special programs focusing on housing production, supply, and zoning. The goals of these governmental activities have largely been shaped by shared perceptions concerning the characteristics and needs of citizens.

In particular, both during the building boom of the first three decades of this century, and again in the years since the end of World War II, we have, by and large, seen ourselves as a nation of young, middle-class families. Tax laws, zoning regulations, GI benefits, and other government programs helped to shape vast residential communities within cities and the sprawling suburbs that now cover most of the northeastern part of this country. Most of the housing that exists today was built with the image of the traditional young family in mind: two parents, an at-home mother, and two or more children. As we approach the end of this century we are confronting the reality that image no longer corresponds to current demographic facts, and that the housing available in Greater Boston may not match the needs of the residents of this area.

The focus of this report is the housing status and needs of the growing numbers of elderly in the Greater Boston. At the outset of the building boom of the 1950s, only 8% of the population was over 65, while in 1988 almost 14% of the people in the Greater Boston area are elderly. As life expectancy continues to increase, 1 in 5 citizens of the Greater Boston area will be elderly by the early years of the next century.

Elders may require different characteristics in their housing for a number of reasons. On average, older people live in one- or two-person households. They have, on average, fewer financial and physical resources for the maintenance and repair of their homes and for their health needs. With an increased number of sensory deficits, older people often have a reduced ability to drive and are therefore depend more upon public transportation or upon services that come to their residences. Many older people also have specific disabilities that require adaptations in their physical environment.

This study addresses the whole range of housing options potentially suitable for elders. Included are options that support elders living in the same homes they have occupied through their younger adulthood -- for example, repair, maintenance, and adaptation, home equity conversion, homesharing, and accessory apartments. Also considered are options for elders

who wish to move to new housing more suitable for current life status. The needs of low-income elders and those requiring services were also a study focus.

With these options in mind, the Gerontology Institute undertook to assess the response of communities in Greater Boston to the housing needs of this area's growing elder population. The goals of the study and report are:

- \* To systematically gather information on the housing-related activities in 15 representative towns and cities in the Greater Boston area, including innovative programs that might prove to be models for other communities
- \* To report on the degree to which communities in the Greater Boston area are meeting the current and future housing needs of their older citizens
- \* To identify those factors which community leaders felt made it possible to plan and implement elder housing options, or conversely, those factors that create obstacles to appropriate planning and implementation of housing programs at the community level
- \* To identify the main policy issues raised through the interviews and discussions, and to suggest areas in which changes in public policy at the local, state, and federal level could better support the planning and implementation of appropriate elder housing options.

The project was undertaken in the context of an increasingly tight and expensive housing market; property tax increases; a growing older population; aging housing stock; the aging of the population in public and subsidized housing; and a crisis in worker availability for the many services needed by elders living in the community. We are aware that these factors have created difficult challenges for housing planners, policy makers, and community governments.

Offsetting these negative factors, in part, is the great increase in home equity enjoyed by the 70% or more of older area residents who own their own homes. We must find ways to unlock this asset, allowing elders to more freely use it to meet their needs for services, health care, long term care financing and insurance, as well as appropriate housing.

It is our hope that the report and recommendations will be useful to communities in the Greater Boston area as well as to statewide legislative and public policy bodies as they work to provide a full range of suitable housing options for the older citizens of this Commonwealth.

## I.B. STUDY SAMPLE

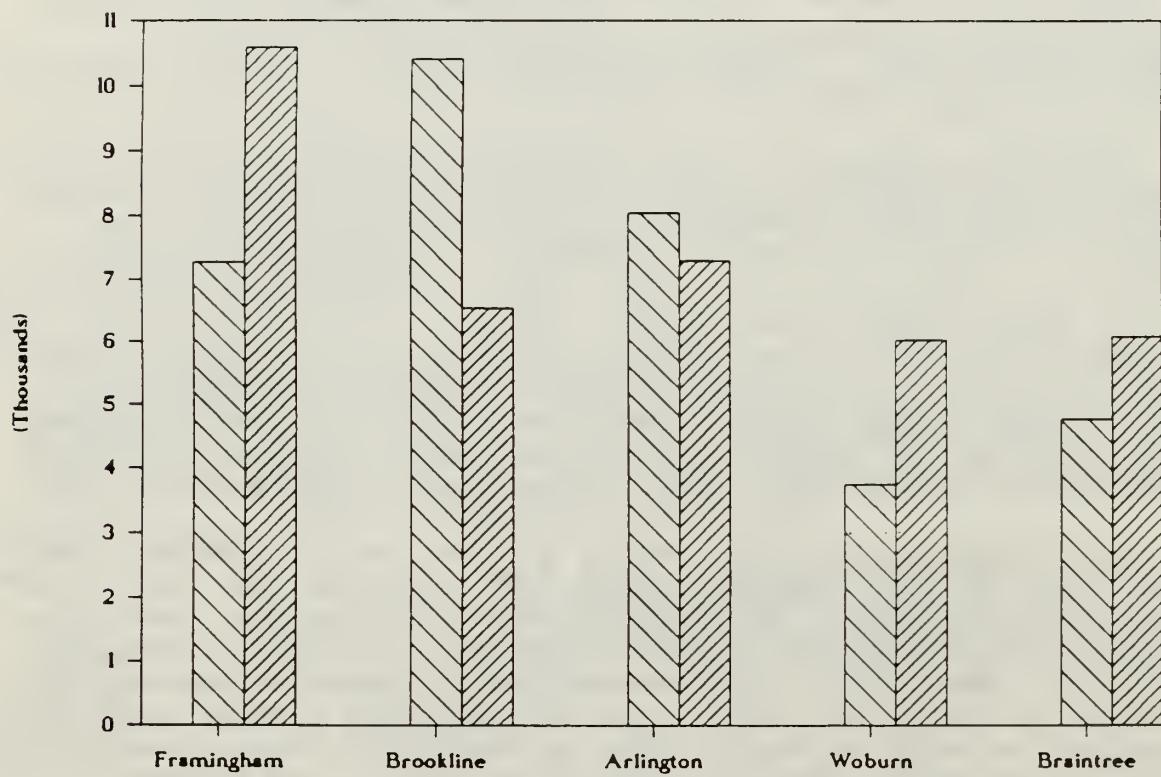
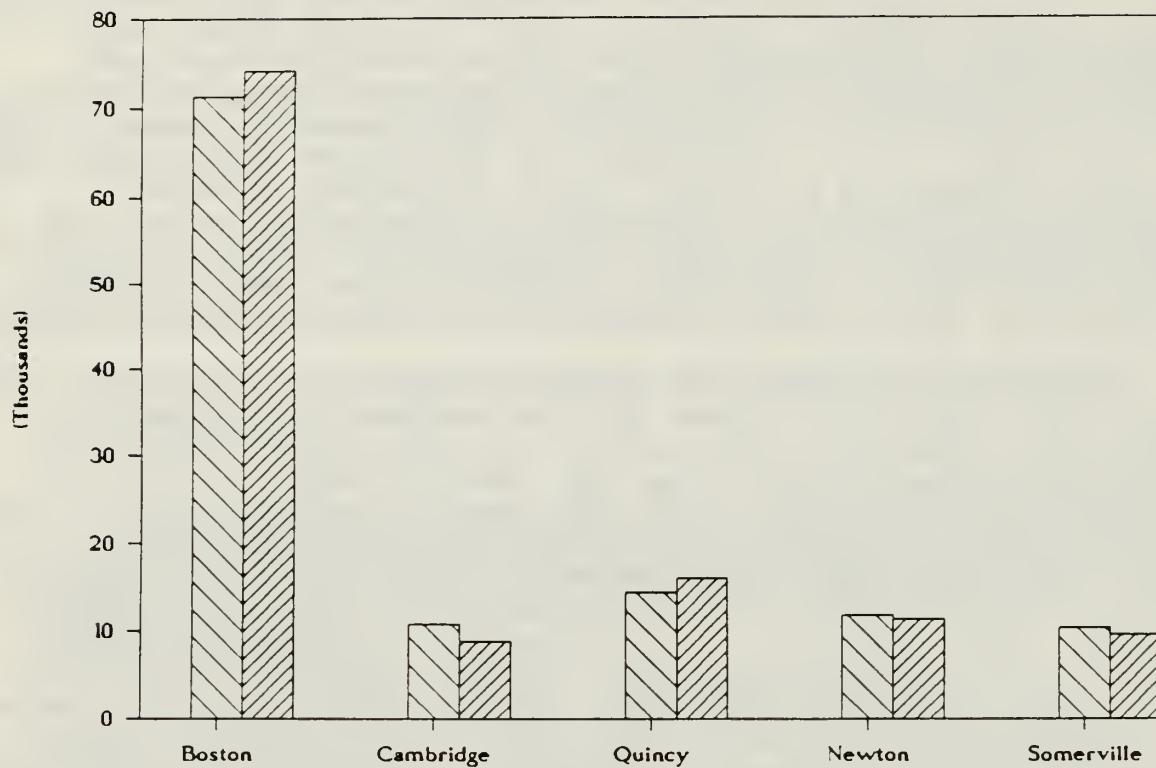
In developing this report we analyzed data from the United States Census Bureau, from the Center for State Demographic Projections of the Massachusetts Institute for Social and Economic Research, and from previous research conducted by the Gerontology Institute, University of Massachusetts/Boston. Based on this data 15 cities and towns in the Greater Boston area were chosen representing a range of size, percentage of elder residents below poverty level, and anticipated growth of the elder population. Table A in the Appendix gives an overview of demographic data for the study communities and Table B gives demographic information on poverty level and subsidized housing.

Five large cities, five smaller cities or large towns, and five small towns were chosen for the study. Within these categories communities were chosen to represent the range of elder population growth (from 1980 Federal Census to 1995 as projected by the Center for State Demographic Projections of the Massachusetts Institute for Social and Economic Research). Our sample includes communities where the population is projected to diminish, those where it is projected to grow rapidly (by 10% to 60%), and those where it is expected to grow only slightly (under 10%) or remain constant. We also sought to sample the experiences of communities where the percentage of elders below the poverty level was more than, less than, or similar to the average for eastern Massachusetts, with a total sample population comparable to the average percentage below poverty level for Eastern Massachusetts (10.9%). The communities chosen are geographically distributed and representative of the urban/suburban mix of Greater Boston, and are in eight different Agency on Aging areas.

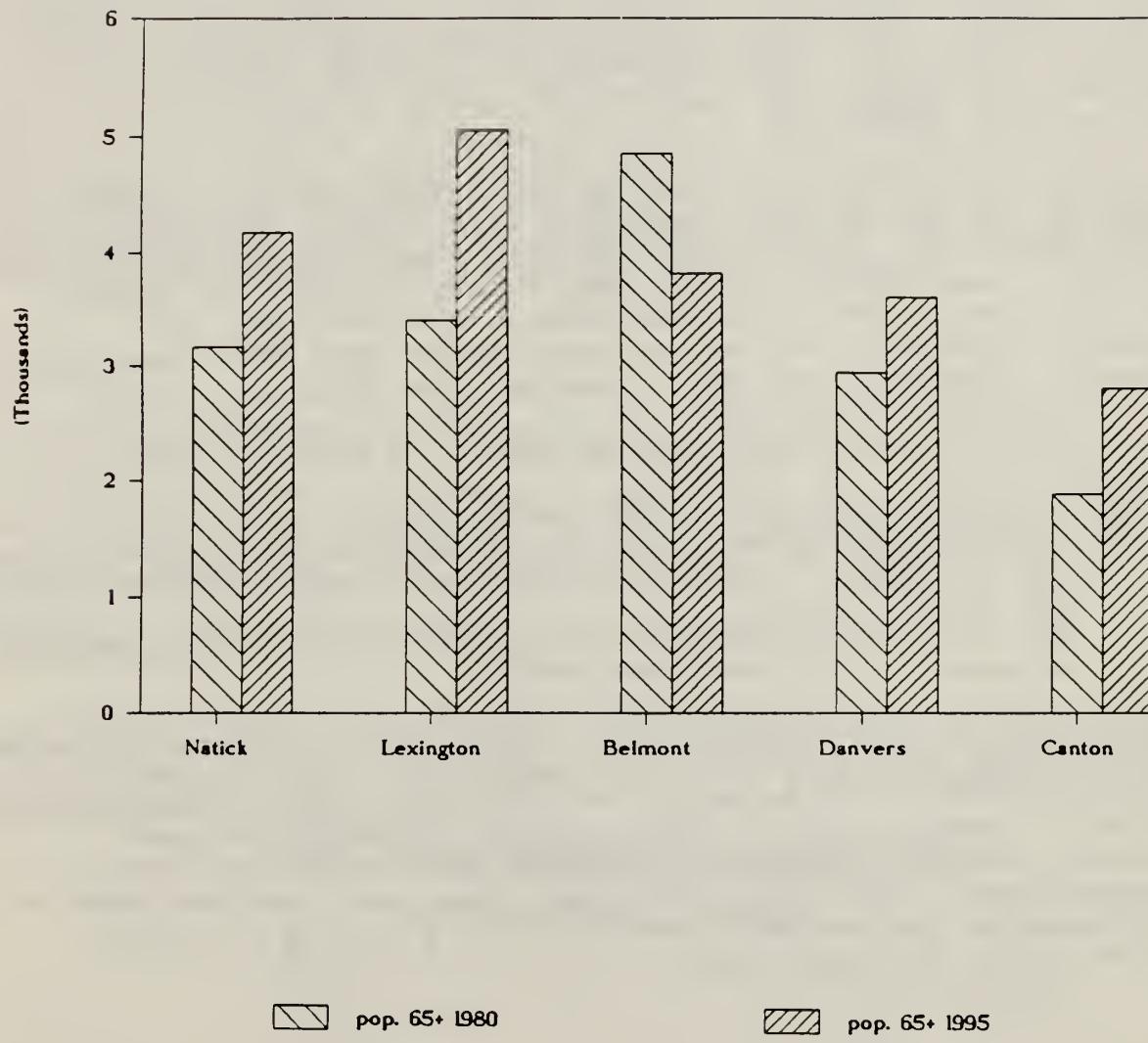
In each community, five to eight key informants were selected, with input from the local Area Agency on Aging (AAA), Housing Authority, and Council on Aging. Depending on the community, these informants included: the director or elder housing coordinator of the local Housing Authority, elders living in the study communities who are involved in housing issues, city planners, Council on Aging/Senior Center staff or board members most involved in local elder housing issues, Community Action Program staff, representatives of non-profit groups concerned with aging and/or housing issues, representatives of community development corporations, and managers of subsidized housing.

In addition, the Area Agency planner and/or Homecare staff most involved with housing issues were surveyed for information regarding each of the study communities in the Home Care area, and the most recent AAA planning document section on housing obtained. Developers, representatives of state or area-wide housing, elderly, and other relevant advocacy groups, and state agencies, as well as Boston area professionals and researchers in the field of elder housing, were interviewed. See Appendix D for a list of informants and affiliations.

PROJECTED CHANGE IN POPULATION OVER 65, 1980 TO 1995



PROJECTED CHANGE IN POPULATION OVER 65, 1980 TO 1995



### I. C. METHODOLOGY

A questionnaire was developed and pre-tested (see Appendix E: Survey Instrument). It was then administered to the 110 study informants. Area Agency on Aging personnel were interviewed in person, and copies of the housing section of their annual needs assessments were obtained. Most other interviews were conducted by telephone. Informants who are expert in one field of elder housing, rather than familiar with the housing situation in a particular community, were asked for information relevant to their area of expertise.

Interviews were conducted by the author and by an elder intern at the Gerontology Institute with direct experience in survey research. Informants were told that they would be listed, and though assured of the confidentiality of their responses, were told they might be quoted without attribution. All potential informants agreed to participate, and most were extremely generous with their time and insights.

The survey instrument was divided into the following sections:

- \* identification of the informant
- \* background information on the general housing situation
- \* the informant's views of adequacy of current elder housing options
- \* the informant's views on the suitability of the planning process to address unmet needs

Questions were open-ended (e.g., "What do you see as the major housing needs or issues in your community?") with follow-up questions to elicit information on any areas not spontaneously mentioned. Responses were then tallied to determine most frequently mentioned elder housing needs. Conclusions and recommendations were drawn from this data, and then reviewed by 12 informants involved with research and planning for elder housing on an area-wide basis.

## II. STUDY FINDINGS; RESPONDENTS' VIEWS OF ELDER HOUSING STATUS, NEEDS, AND PLANNING

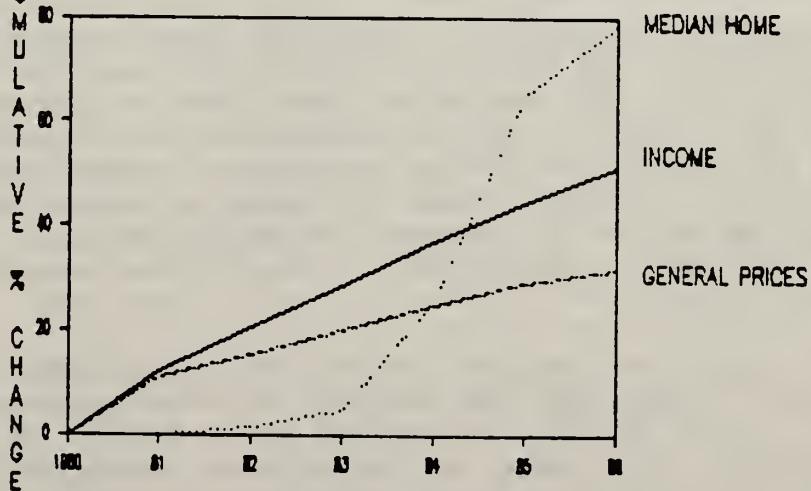
There was little disagreement among housing planners and professionals about the current housing situation and the needs of elders, though informants from different types of agencies were likely to discuss the issues they dealt with most closely. Below is a listing of the housing needs, and obstacles to planning and meeting those needs that a significant number of informants cited in their interviews. See Table C for a tally of unmet needs identified by informants. Findings are discussed here in order of priority by informants, except for occasional groupings of issues that logically belong together.

### Background:

Before discussing informants' views of unmet needs, because of its overwhelming influence on all discussions of elder housing, it is important to review the overall housing situation in the Boston area. In general, informants characterized the housing market as inadequate and overpriced compared to people's ability to buy or rent suitable housing. At most severe risk are young families, low-income singles, and the elderly. This finding is not surprising as Boston has become one of the highest-priced housing markets in the country.

During the mid-1980s the median-priced home in the Boston Metropolitan Area became "the most expensive median-priced home in the United States, affordable for only a small segment of Massachusetts households."

### COST AND INCOME TRENDS COMPARED BOSTON METROPOLITAN AREA



(Reprinted with permission from The Housing Environment in Massachusetts: A report of the Massachusetts Housing Finance Agency, July 1987, p. 3)

Contributing to the increased demand, despite a relatively small growth in overall population is the increased number of households. With deferred marriage and increased incidence of divorce among the already large baby-boom population, more adults are living alone or in small, single-parent households. Added to this is the growing number of elders, who tend to live in one- or two-person households. The trend toward growth of households containing one or two elders has been fed by three factors: increased life expectancy; Social Security, which creates the expectation that all elders have the option of living independently from their adult children; and societal changes that make it more likely that adult children will live in geographically remote areas from their families of origin.

The housing stock, built for larger households, is mismatched with the present needs. However, resistance to changing the single-family character of the suburbs has hampered the ability of communities to respond to the changing needs.

Two factors that have resulted in high prices for both rental and owner-occupied housing is the shortage of existing housing units and the high costs of building a new unit of housing, whether for sale or rental. According to the Massachusetts Housing Finance Agency the rental and owner-occupied housing markets are closely related because

rising ownership costs send ripples through the market for rental units. On the one hand, frustrated home buyers crowd the rental market and tend to drive rents up, causing particular hardship among lower-income groups. On the other hand, "attainable" rents do not often rise enough to encourage new construction or rehabilitation of aging apartments -- tempting landlords to sell their units for conversion into condominium apartments, thus speeding the downward supply spiral.

Changes in federal tax laws have also hindered the production of rental housing by limiting both the tax advantages to investors and the deductions available to landlords. The same apartment unit held by an owner-occupant as a condominium is eligible for preferential tax treatment. Unfortunately, not all apartment dwellers can afford the down payments or obtain financing necessary to become condominium owners. For these tenants, including elders, rental units have become increasingly scarce and costly.

The amount of remaining buildable land has also diminished dramatically, reducing the ability of developers to create new housing. Where land is available it is likely to be costly to buy, difficult and costly to build upon, and usually too small for larger developments that allow economies of scale. Due to environmental laws and community opposition to rezoning, the permitting process now requires several years for major

developments, increasing interest and legal costs.

As a result of these factors, overall housing need (defined as a household which pays more than 25% of its income toward shelter, or lives in substandard or overcrowded conditions) among both renters and owners has increased in the last decade.

Against this background the following study findings are reported:

#### II.A. HOUSING NEEDS OF MODERATE-INCOME ELDERS

Moderate-cost housing for middle-income elders was the unmet need cited first by the majority of informants. Moderate-income renters who are just above the state and federal income and asset guidelines for subsidized housing are faced with rising rents and lack of moderate-priced housing. Due to recent changes in the HUD Section 8 program, low-income apartment dwellers may qualify for public housing, but not for a rent subsidy that will allow them to remain in their current apartment.

In addition, many of the over 70% of elders who own a home find themselves "house rich and cash poor." The equity in their homes is inaccessible to them unless they sell it. Given the high price of apartments and of smaller (perhaps more suitable) houses, there are few affordable alternatives. Condominiums are often seen as an option for elders wishing to trade down. Informants have reported that this is not always true: The price of small condominiums may almost match the gains older homeowners realize from the sale of their much larger house. Moreover, monthly condo fees may rise, sometimes dramatically, or the condominium owner may be assessed large sums for repairs that were not adequately funded by the monthly fees.

Many informants discussed factors that led to the high costs of condominiums, apartments, and other types of smaller and otherwise more appropriate housing for older consumers. Besides the high costs of land and construction, two factors mentioned by both non-profit and private developers are the considerable permitting and marketing uncertainties of this type of housing. While low-income housing has usually rented to capacity immediately, and received preferential treatment and government support for any zoning modifications, developers wishing to create moderate-cost market rate housing face considerable difficulties. They must often risk large initial costs for years while trying to obtain permits and zoning modifications. Due to changes in the tax laws, they can no longer pass along this risk to passive investors. If the project receives approval and the housing is built, there is no guarantee that middle-income elders will rush to fill it; these people are often slow to make the decision to move, and will only do so if the new accommodations are entirely satisfactory. One developer of many subsidized elder housing projects, who has decided not to develop moderate-

income housing, put it this way: "The move-in time for the average middle-income elder is between three years and never."

Despite the difficulties, informants stressed the need to work out ways of providing moderate-cost housing. A housing advocate stated: "All we've got now is low-income housing and luxury housing. We need the whole range from low-moderate to middle-moderate, to high-moderate."

## II.B. QUANTITY AND QUALITY OF PUBLIC AND SUBSIDIZED HOUSING

Informants ranked availability of public and subsidized housing seventh in their assessment of unmet housing needs. However, as a public policy issue, since these programs are the only avenue for the most at-risk, it ranks high in our overall assessment of unmet needs. As a result of the shortage of low-rent apartments in the private market, there is increased pressure on public and subsidized housing. Waiting lists for public and subsidized elder housing range from under three months to over eight years.

In general, communities have been more resistant to the development of subsidized and public family housing than to elder housing. As the overall number of units of subsidized elder housing begins to approach the need, eligible elders may be able to find a unit somewhere in the Greater Boston area, but units in their own communities, and in the more desirable buildings are difficult if not impossible to obtain.

Some Housing Authority directors and housing managers report a recent increase in turnover, due to the aging of the original cohort of independent younger seniors who moved into the many buildings constructed during the 1960s and 1970s. However, this increased turnover will not compensate for the loss of units as privately owned subsidized buildings reach the 20-year eligibility for low-interest, publicly funded loan repayments; at that time they may be converted to market rate apartments or to condominiums. New units are not being built at the same rate in the 1980s as in the 1970s, due to severe cutbacks in federal Housing and Urban Development programs. Limited resources are being used to meet the even more pressing need for family housing.

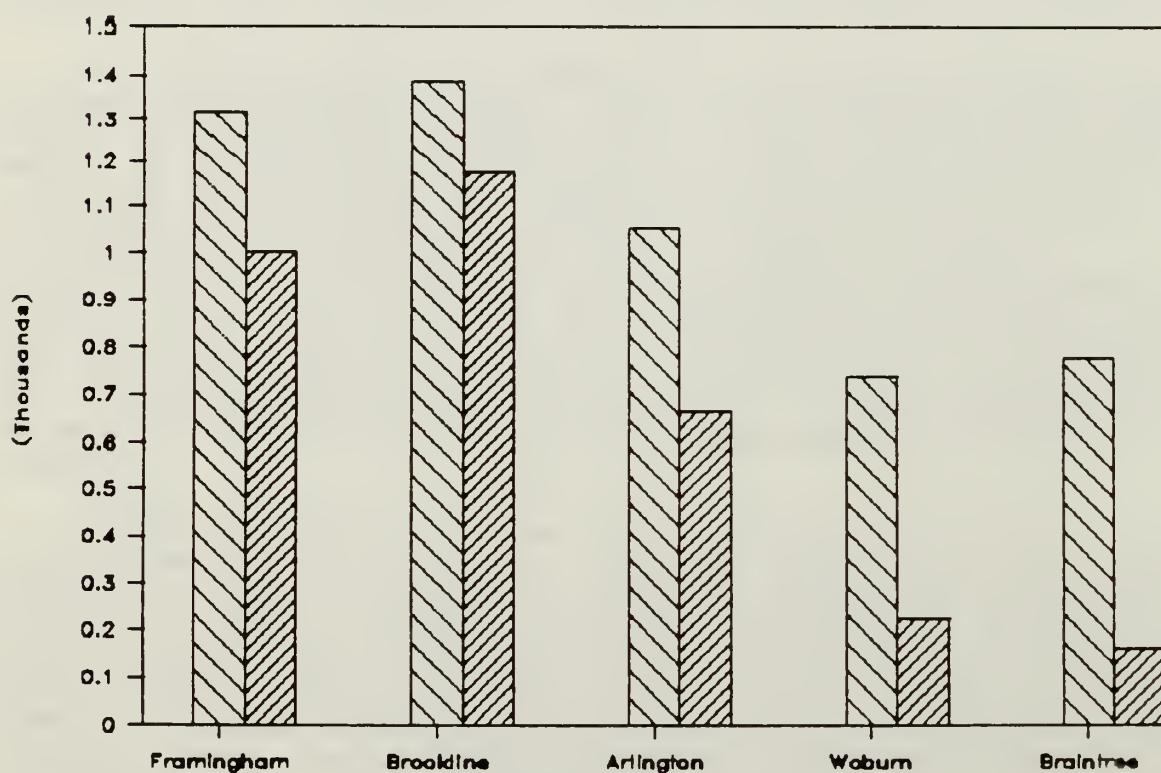
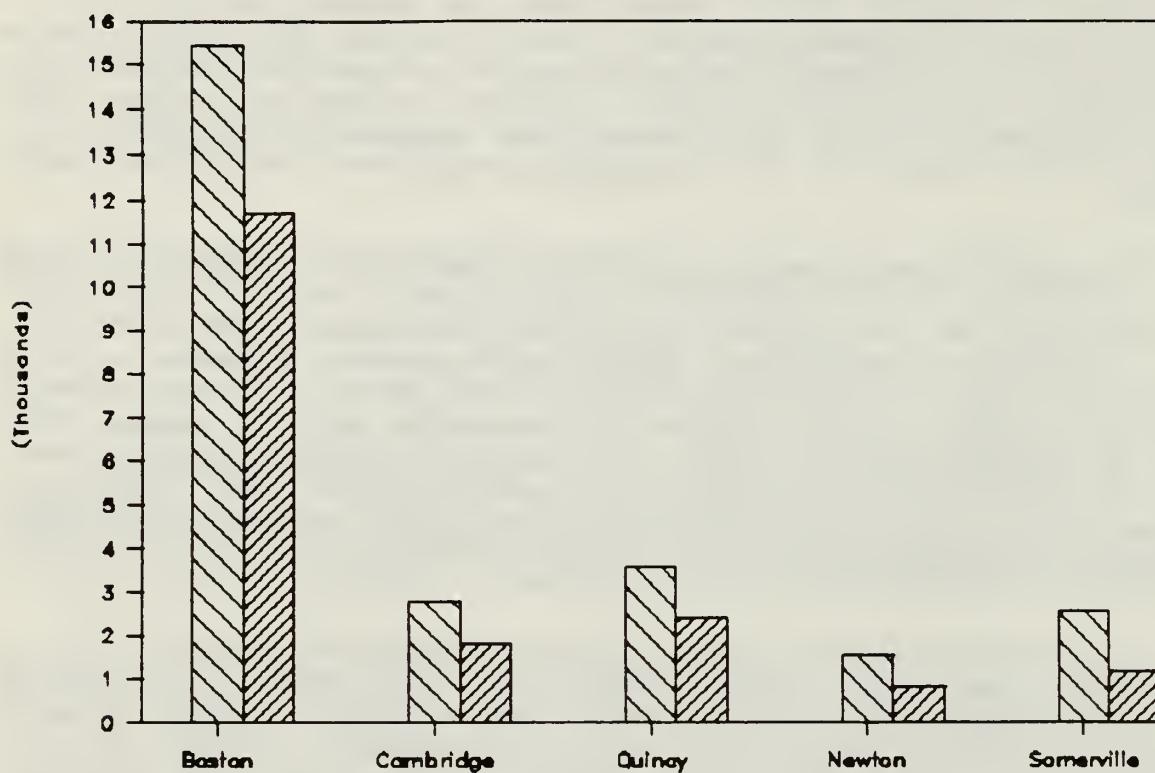
Another concern expressed by informants is the new interpretation of regulations regarding eligibility for "elderly and handicapped" housing to include the mentally handicapped. Originally, elder housing developments had several units designed for the physically handicapped, which typically meant wheelchair-bound tenants. These might be either elderly or younger adults. However, housing authorities have been under pressure to accept "mentally handicapped" tenants under the handicapped provisions of elder housing. As de-institutionalization continues to send large numbers of mentally ill persons into the community without

the creation of appropriate new housing, elder housing complexes are being used to provide housing for this group as well. In addition to concerns about competition for scarce resources, several housing managers queried for this study felt that housing designed for the independent elderly did not provide enough support for this new population. Several informants stated that only a few mentally ill people could be integrated without changing the character of a community residence for independent adults.

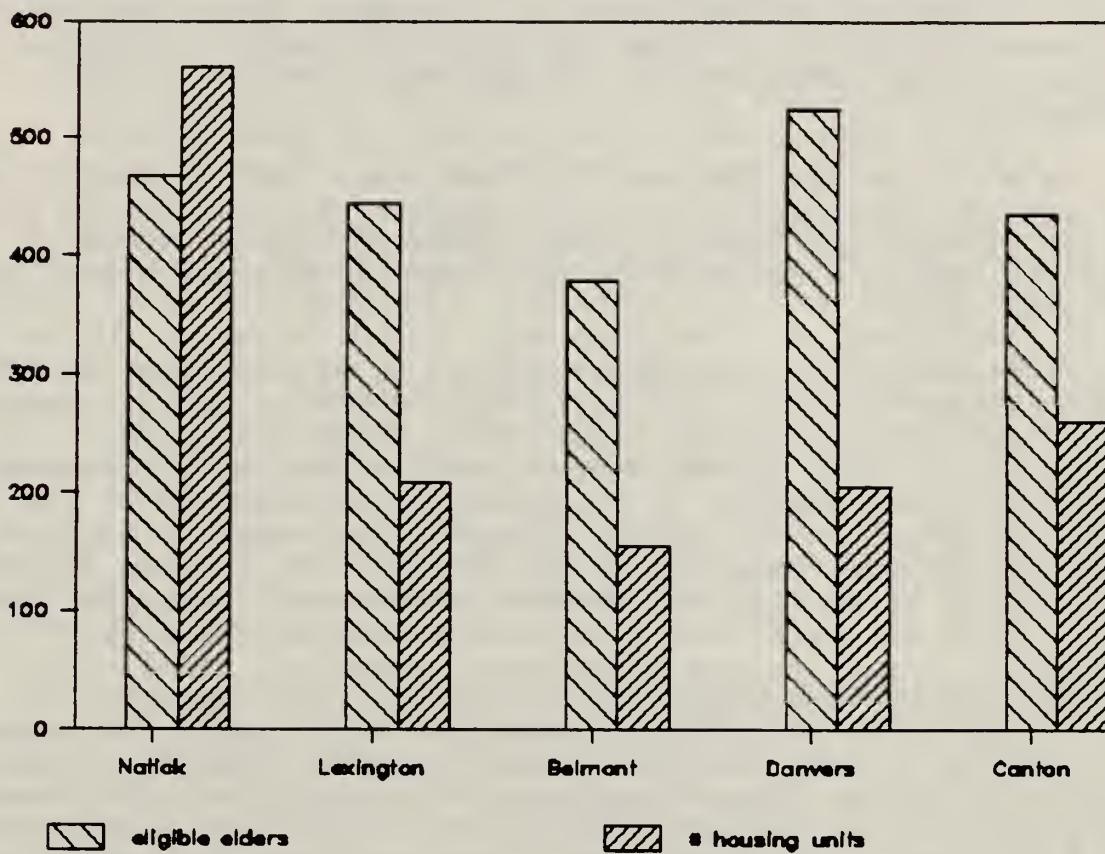
The quality of housing for low-income elders was also raised as an issue by some informants. They cited a need for improved security systems, intercoms, emergency response systems, after-hours coverage, recreational and service spaces, on-site recreational and activities programs, and improved training for housing managers. For a complete discussion of this issue, see Aging in Place: Support Plans for Elders in Public Housing, by Susan Stockard (Boston: Farnsworth Housing Corporation, 1985), and Aging in Place: The Demographics and Service Needs of Elders in Urban Public Housing, by William Holshouser for the Citizens Housing and Planning Association (Boston, 1986).

Informants and the design literature stress the need, in designing new units, to take account of new data on the impact of the environment on older people. In addition to adaptations that facilitate independence, many elders prefer smaller complexes that are better integrated into the human and natural environment of their community.

NUMBER OF ELIGIBLE ELDERS COMPARED TO LOW-INCOME HOUSING UNITS



NUMBER OF ELIGIBLE\* ELDERS COMPARED TO LOW-INCOME HOUSING UNITS



\*The number of elders estimated to be eligible for low-income housing was derived by using the number of elders over 65 who were below 125% of the poverty level in 1980. This figure was adjusted by multiplying it by the percent growth in the total elder population expected by 1990, as well as by adding the percentage aged 62 to 64. The actual income limit for low-income housing is calculated based upon 80% of the median income for the area, which in the Greater Boston area is higher than 125% of the federally defined poverty level. This larger pool is reduced by the numbers of elders who would be eligible based upon income, but are ineligible because they own a home or other assets.

## II.C. SERVICES FOR ELDERS HOUSED IN THE COMMUNITY

The unmet need cited second most often by study informants was for congregate and "assisted-living" facilities that provide services for partially dependent elders. The Commonwealth has been in the forefront nationwide in the development of congregate living facilities, as evidenced by ten years of cooperation among the Executive Office of Elder Affairs, the Executive Office of Communities and Development, and the Department of Public Welfare.

In addition for the need for more service-rich facilities that are designed specifically to support the functioning of frail elderly, services in other types of housing in the community and in elder housing projects was the third most often mentioned need.

In discussing "congregate" living it is important to discuss another study finding: According to a majority of informants who offered an opinion on this issue, most older consumers, regardless of financial situation and frailty, wish to maintain privacy and independence in their living arrangements. For most elders, at least in the present cohort, this means a willingness to sacrifice other needs to maintain their own private living space, which at minimum includes a living room, separate sleeping area, toilet and bath, and kitchenette with eating area. Congregate living, in the often-used sense of a facility with private bedrooms and considerable shared living space, is an attractive option for a significant but small number of elders. This finding is corroborated by the relative unpopularity of homesharing and of those congregate facilities in which residents must share all facilities and have only their own bedroom as private space. Congregate facilities that are more sensitive to individual privacy needs, and which provide the amenities listed above, are more likely to appeal to a larger range of semi-independent elders.

A more important variable in discussing types of housing is the amount of services the elder person requires. Of course, finances often dictate that one must trade living space and amenities for health care and supportive services, and the shared space of a congregate facility implies a greater network of informal supports. However, as congregate units provide more privacy, the line between "congregate" sites and housing "in the community" begins to blur. From a policy standpoint, it is useful to consider services in public housing separately from services in private housing, whether the housing is located in independent or congregate facilities.

### **II.C.1. SERVICES FOR ELDERS LIVING IN PUBLIC AND SUBSIDIZED HOUSING**

According to the MHFA, the average age of tenants in public and subsidized elder housing is rising over time:

Tenants who needed to be 65 or older in order to qualify for initial occupancy in developments built in the early to mid-1970's have remained in the development, and are now nearing 80 years of age. Although most do not yet have the critical needs that would require a move to a skilled nursing facility, their level of frailty and dependence has increased. Aging in place puts new and unanticipated demands on both the housing itself and on the management. . . . It is increasingly clear that housing for the elderly must be considered in the context of their service and support needs. (Housing Environment, 1987, p. 37).

A recent study has found that tenants may benefit from building programs that foster the development of informal supports among the tenants. Specifically, the presence of social work staff in senior public housing creates a feeling of community and improves the informal as well as formal supports for frail elderly (Susan Lanspery, "The Role of the Social Worker in Senior Public Housing," Farnsworth Housing Corporation). Some informants felt that the heat-related deaths this summer in Boston's elder housing were due, not so much to lack of services as to the lack of a building environment of trust and informal support. Such an environment might have been fostered by social work staff and tenant groups working together to make the entire building feel more homelike.

In both publicly and privately managed subsidized housing, original budgets did not allow for tenant services other than ordinary custodial and building management. Many building managers and housing authority personnel interviewed for this study were clearly anguished by the magnitude of the unmet need, which many reported they were attempting to fill in an ad hoc way.

In a number of communities a close working relationship has been established between elder housing projects and the local Homecare Corporation. Some areas reported case managers who were assigned to specific buildings, which they visited frequently. Also, some Homecares have established a policy which allows them to assign homemakers for as little as an hour to qualifying clients so long as the time is pooled to create a four-hour block in the same building. This allows tenants who need only a short period of time for such crucial activities as shopping and a few chores to receive services which they might otherwise be denied due to the small number of hours required.

However, without a statewide program the only tenants who receive well-coordinated services and case management are tenants who happen to live in those buildings where the local housing manager or housing authority and the local Homecare Corporation have worked together to make this a priority. As this report goes to press, the Executive Office of Elder Affairs and the Executive Office of Communities and Development have just signed

a new memorandum of agreement; they are currently developing a program to build upon these model programs to assure coordinated services in low-income elder housing on a system-wide basis.

The state, through the Massachusetts Housing Finance Agency, has also applied for a \$400,000 grant from the Robert Wood Johnson Foundation which will provide seed money to initiate such "Supportive Programs in Senior Housing." As this report goes to press it appears likely this program will become a reality.

#### II.C.2. SERVICES FOR ELDERS LIVING IN PRIVATE HOUSING

For approximately 2,000 elders in the Greater Boston Area, continuing care retirement communities (CCRCs) are meeting the need for appropriate housing-with-services, as well as for social programs and pre-paid nursing care and health programs. However, the few retirement complexes and continuing care retirement communities available in this area are priced out of the range of approximately 65% of local elders. This is an area in which government subsidies, zoning assistance, land donations, and other state programs to encourage mixed-income CCRCs would make this option affordable for more older consumers.

In addition to the traditional full-scale CCRC of 200 or more units, many informants mentioned the need for smaller, more affordable housing-with-services complexes. These could more flexibly meet the needs of elders while conforming to the character (and land availability) of their local communities. Those who have attempted to create small but affordable "housing-with-services" cite complex issues of financing, case management, and service delivery.

Services for middle-income elders who do not qualify for state Homecare services and who chose to remain in their own homes, scattered throughout the age-mixed community, are another unmet need. Should these elders need health-related or homemaker services, the inaccessibility by public transportation of many single-family neighborhoods makes it difficult or impossible to arrange for in-home help. The lack of adequate numbers of homemakers and home health aides, and a confusing array of state and federal programs with large gaps in their eligibility and coverage, mean that many elders who could remain at home with some assistance are needlessly institutionalized.

The greatest obstacle to providing a continuum of supportive services in the community is the lack of a consistent national policy with respect to the financial, health, and social service needs of the elderly and disabled in this country. Instead, we have a patchwork quilt of programs with differing purposes and eligibility requirements; their complexity creates a disincentive to elders and communities to attempt to plan for housing needs. Geared primarily toward low-income elders or those with documented medical needs, this "system" lets middle-income elders fall between the cracks.

An additional problem at this time is the worker availability crisis, which has a chilling effect on the development of any new facilities that would require large numbers of homemakers and home health aides.

#### II.D. NURSING HOMES, LONG-TERM CARE FACILITIES, AND INSURANCE ISSUES

The fourth most often mentioned unmet housing need was for more "institutional beds." The number of informants mentioning this was surprising, as institutional care was not listed as an "unmet housing need" in the questionnaire. Many informants felt that de-institutionalization of mentally ill adults, decline of rest homes, shortage of nursing home beds, and the impact of the Diagnostically Related Group (DRG) method of reimbursing hospitals combined to place an unreasonable burden on housing for fully or partially independent older people. Although informants generally agreed with the goal of maintaining people in the least restrictive, and least institutional, environment possible, many felt that people who need intensive services should receive them in a setting designed for such services. One informant made the point that such settings need not look or feel oppressively "institutional" but that meeting heavy health and social support needs in a residential-type setting would require more, rather than less, financial commitment from the state. Another informant stated:

It's not nursing homes that are the enemy. A lot of people need the services nursing homes can provide, but if you have to use them you have the lowest rates, the ugliest buildings, the least trained staff. People live there a long time. Our policies regarding the resources devoted to this need to be looked at.

In addition to concern about very ill elders or mentally ill adults lacking needed services in elder housing, several housing managers expressed concern regarding the impact of heavy service users on the rest of any housing complex. One housing manager said, "Our building can only absorb about three or four residents with heavy service needs before they begin to burn out staff and disrupt the day-to-day lives of the other residents."

Long-term care financing and insurance is a related issue which impacts on many elders' housing decisions. For example, if one spouse of a couple who live in their own home needs to move to a nursing home, the asset of the house is not counted for Medicaid eligibility, so that if that spouse's income and other assets are low enough, Medicaid will cover the cost of nursing home care. However, the situation would be quite different for that same couple if they had sold their home and had moved to rental housing they found to be more appropriate. In the second case, if one spouse is institutionalized, the assets from the sale of the house would be counted and would have to be exhausted

(or, under new regulations 50% exhausted) before Medicaid would cover nursing home care. In this situation the non-institutionalized spouse would be left without resources to cover the cost of housing.

Consequently, elders have a disincentive to move to rental, condo, or other smaller, less expensive housing in order to increase the amount of money they have available to meet their living expenses. The greatest factor contributing to this issue is the decision made in the 1960s that Medicare will not cover long-term care. Until recently, most elders were not aware that they were not covered, and insurance companies were hesitant to enter this new and uncertain market. Life care communities were one of the few vehicles for "insuring" one's assets. With the growing aging market, the growing awareness among elders of their potential exposure to financial ruin, and the growing government concern about the impact of skyrocketing Medicaid costs, it is likely that some form of long-term care insurance will be widely available, if not universal, within the next 10 years.

Long-term care insurance that also covered community-based services would simplify service delivery systems that are now fragmented by eligibility requirements and payment mechanisms. It would also allow the nursing home industry, with adequate reimbursement through insurance, rather than the limited amounts available through Medicaid, to provide better care in a more residential setting. And thirdly, long-term care insurance would allow elders to make housing decisions independent of the impact it has on their financial situation in the event they require long-term care.

#### II.E. LODGING HOUSES, BOARDING HOMES, SINGLE ROOM OCCUPANCY HOTELS, AND REST HOMES

Although this was ranked only eighth among informants' concerns, historically, lodging houses, boarding homes, single room occupancy hotels, and rest homes have provided low-cost housing with informal or formal support services to many lower income elderly, especially those with few family resources. As marginal neighborhoods in the Boston area have undergone gentrification and displacement, these options have been significantly reduced. For example, in Cambridge, "between 1970 and 1983 over fifty (50) Cambridge lodging houses ceased operation, displacing more than 900 individuals. Between 1979 and 1986 50% of the remaining lodging house rooms were removed from the market" (Licensed Lodging Houses: City of Cambridge Report and Recommendations, Gerontology Institute, 1986, p. 2). Even more alarming was the finding of this report that, of the remaining lodging houses, three out of ten were projected by their owners to be sold within the next five years.

According to the same Gerontology Institute study, "Two factors have been associated with the dramatic loss of these

houses; inadequate and underfinanced management, and real estate pressure." Moreover, "Even though many [owner occupants] would prefer to continue their business . . . the financial pressure they felt was heightened by continued offers to purchase their buildings," which due to their size were suitable for condominium conversion.

Similarly, rest homes, which are licensed as Level IV nursing facilities, are disappearing at an alarming rate. The factors causing the reduction of this housing option appear to be twofold. One is economic: Rest homes are not reimbursable under Medicaid, as the care provided in them is considered to be "custodial" as opposed to "medical." Residents must therefore pay privately. Historically, the primary pool of rest home residents have been low-income elders, who depend upon Social Security checks or Social Security Insurance (SSI) disability checks to pay for their room, board, and care. Even with the current SSI Rest Home Supplement, this is not an adequate sum to provide even a minimal level of shelter and care.

In addition, many individuals who require Level IV type services have chronic illnesses that may, from time to time, require the more intensive medical care traditionally provided in a Level III "infirmary." With increased regulation and nursing staff shortages Level III beds in rest homes are impractical. As elders seek to "age in place," rest homes, which offer neither the privacy and amenities sought by independent elders nor the intensive medical support chronically ill elders need are too narrow a solution. As one informant put it, "The rest home as a model of long term care is a dinosaur. . . . Over the next ten years the market will hasten its demise." The question remains whether the market place will be able to replace this low-cost alternative with a better, yet affordable, option.

#### II.F. REPAIR AND ADAPTATION FOR ELDERS WHO REMAIN IN THEIR HOMES

The high cost and difficulties involved in obtaining home repair, maintenance, and adaptation pose a major housing issue for local elders. Efforts to maintain one's home are hampered by a shortage of reliable repair professionals who will charge a fair price for their services. Many informants recounted stories of elders, especially widows who have had little experience in overseeing repairs, being exploited by workers. Other elders, justifiably fearful of this situation, or simply unable to locate a reliable repair professional, allow their houses to fall into disrepair or forego adaptations that would allow them to remain in their homes.

In many of the communities surveyed, some excellent state- and federally funded programs are in place and there are non-profit groups that assist low-income home owners with counseling and financing of home repairs. However, such coverage has major gaps. Not only are there income guidelines, but most home repair

programs are geared to maintaining or improving a specific area of a city that is in danger of decay; elders living outside that area, regardless of financial need are not eligible. Under a small pilot program, The Massachusetts Housing Finance Agency formerly made low-interest loans available for home repair and adaptation.

According to a study completed in 1986 by the Adaptive Environments Center, there are over 53,000 households in need of adaptation in Massachusetts, 52% of them for persons 65 or over. Most accessible-housing programs stress new construction and rental property, but a recent study shows: "For the cost of each new construction unit, between 13 and 25 households can receive home adaptations and avert the need for relocation. In addition, the majority of people in need of adapted housing are home owners" (No Place Like Home: An Adaptive Housing Plan for Massachusetts, Massachusetts Office of Handicapped Affairs and the Adaptive Environments Center, May 1986).

Regardless of housing type (single-family home, congregate site, or low-income housing) informants reported that many elders require different design features in their living space than do most younger adults. This is especially true if we expect elders to age in place. Stairless design, railings and grab bars, design features that augment limited visual and auditory abilities, fixtures and hardware that accommodate arthritis -- all these contribute to independent living for elders who might otherwise need assistance or relocation.

The Executive Office of Elder Affairs is currently sponsoring a program with the Adaptive Environments Center to train the elder network and elders in how to assess the need and obtain funding for home adaptations. EOEA is also working toward making home adaptation a state program.

#### II.G. HOMESHARING AND ACCESSORY APARTMENTS

A frequently mentioned unmet need is for homesharing and the chance for elders to create separate apartments in or adjacent to their single-family homes. These options would house renters or family members, who could provide informal support.

There are several homesharing programs in the Greater Boston area, most notably the one operated by the Massachusetts Association of Older Americans (MAOA), which serves Boston and a number of the inner suburbs. One informant who provides home-sharing counseling cited the lack of transportation in his suburban community as an obstacle to this type of arrangement. Often the young adults who wish to rent a room in an elder's home do not have an automobile and must live near public transportation. A second, perhaps more formidable obstacle, is the disinterest of most elders, at least in this cohort, in any option that reduces privacy as homesharing does.

Accessory apartments, ECHO housing, and other mechanisms that place a second, separate housing unit on the same plot of land appear to be more attractive to a substantial number of elders. Accessory apartments would allow elders to make better use of the equity and living space in their homes, while offering the security and support services a younger renter may provide. As discussed elsewhere, there has been considerable community opposition to the development of this option. The experience in Lexington and in towns beyond the study area suggests that even if a community changes its zoning to make this option available, many elders will need counseling and technical assistance to negotiate bank loans and oversee the permitting, design, and construction of an accessory unit.

A related issue that was discussed by some informants is the desirability of age-segregated versus intergenerational living. Some informants, including a few elders, favored separate housing complexes for the elderly. One manager with experience in mixed-aged housing said, "Eighteen-year-olds having late night parties, and babies crying during the day just don't mix with the schedules and sensibilities of a lot of older folks." On the other hand, it is the position of the Gray Panthers to promote housing options, like accessory apartments, that foster intergenerational living; this seemed to be the preference of other older informants in our study. One housing researcher suggested that priority for scattered-site elder housing should be given to sites close to each town's "Main Street" to facilitate access to shopping, services, and transportation. Another informant discussed the cost-effectiveness of grouping elders for the purpose of service delivery. It appears likely that both age-segregated and intergenerational options need to be available; further study may suggest the right proportions.

## II.H. HOME EQUITY CONVERSION

Currently in Massachusetts a half-million people over 65 own their own homes, over 85% without mortgages; these people hold approximately 50 billion dollars in home equity. For those elders who wish to remain in their own homes, programs that would enable them to utilize this home equity to supplement their income or pay for medical, home repair, or other expenses, would be very useful.

The Massachusetts Elder Equity Project (MEEP) is a program funded by the Executive Office of Elder Affairs and private foundations under which non-profit organizations throughout the state provide counseling to elders regarding the suitability of this option. MEEP and the associated local agencies work with banks to educate them and assist them in providing this type of loan to appropriate elders. MEEP and other informants report that although reverse mortgages and other home equity arrangements have been useful for some elders, their usefulness is limited because of the five year limit on the length of the

loan. Since the financing is based on the equity in the home, the only way elders can pay back the loan at the end of five years is to sell their home; only terminally ill elders or those who are sure that they will wish to sell their home in five years can take advantage of this option.

The usefulness of home equity conversion vehicles would be enhanced by modifying them to include equity sharing, longer-term loans, and state-coordinated sale-leaseback arrangements. Banking policies and state and federal law have made such modifications unfeasible to date.

### II.I. TAX RELIEF

Property assessments, and consequently tax bills, have risen dramatically due to booming house prices in the last five years. A University of Massachusetts Gerontology Institute study found that "Massachusetts' poor and elderly homeowners with incomes at or below the federal poverty threshold (\$5,360 for a single person and \$7,240 for a two-person family) pay from 13 to 20 percent of their incomes on property taxes."

One informant who had worked as an equity conversion counselor reported that most elders who were considering equity conversion because of trouble meeting their expenses were unaware that they qualified for tax abatements and deferrals. In fact, the state has several programs that can free up to \$3,000 per year of income for pressing living expenses (see Appendix G).

Surprisingly few informants mentioned this as an unmet housing need. Data gathered by the University of Massachusetts Gerontology Institute suggests that neither professionals in the field of elder housing nor elders are aware of this statewide program. In the five communities studied by the Gerontology Institute, only four persons in Boston, two in Cambridge, one in Canton, and none in Chelsea and Everett were granted tax deferrals during 1986. This finding is all the more surprising because communities granting a deferral are guaranteed by a lien against the property to receive the full taxes owed, plus interest, when the property is sold. The number of abatements (under which up to \$500 per year of the property tax bill is forgiven) is similarly low. Apparently, not all communities are willing to reduce their property tax income in order to assist their low-income elderly residents.

A more global issue is the planning bias created by current real estate and income tax laws toward single-family home ownership. A family buying a median-priced (\$175,000) house today will make payments on an 80% mortgage at approximately \$13,000 per year, and will pay real estate taxes of over \$4,000. An elderly neighbor, who has paid off the mortgage on an identical home will get a much smaller tax break, while an elder who moves to an apartment will have no federal tax reduction at

all, even though the rent covers the landlord's property taxes and interest payments. In addition, the interest on the proceeds from the sale of a house is taxable as income. And so, despite the one-time forgiveness on capital gains from a home sale by taxpayers over 65, the tax code makes remaining in that home the only financially rational decision for many older homeowners.

#### II.J. ELDERS AS INFORMED CONSUMERS AND ADVOCATES

According to a study recently completed by Cooperative Living of Newton, 80% of elders intend to stay in their own homes. This is consistent with the impressions of our informants, and with the general literature. Few consider other housing options until they are experiencing extreme financial or medical support needs, at which point they may not have the time or ability to consider and arrange for those other options. This hesitancy to plan for changes in housing needs is exacerbated by lack of information. For instance, simply to apply for low-income housing would require, in many towns and cities, obtaining and filling out applications at the housing authority and ten or more private developments, each with its own forms, requirements, types of apartments, and waiting lists.

In addition to limitations in planning for individual needs, informants generally reported that elders were not involved in planning for future housing options in their own communities, thereby increasing the likelihood that whatever options are created may not meet their needs. One informant speculated that elders rarely see themselves as having special housing needs until they develop medical or financial difficulties requiring special services, by which time they often have limited ability to act as advocates for community-wide solutions. Educational programs by The American Association of Retired Persons (AARP) and others may change this situation.

One well-respected social scientist expressed the opinion that planners and developers often think they know what elders want, but that there is not yet a reliable methodology for evaluating existing programs or gathering information on elder needs and preferences. While previously planners and developers planned for the needs of (usually low-income) elders, those in the industry are becoming aware of the need for elder involvement if they are to truly understand consumers' preferences as well as needs. One informant put it this way, "We don't want to involve elders just because it's the right thing to do. We need to involve them because otherwise we will create housing they don't want to live in, and that's risky for me as a developer."

#### II.K. FINDINGS REGARDING PLANNING AND IMPLEMENTATION

In terms of how many options exist now, as well as planning activity, the responses seem to suggest that there is a wide

range among the different cities and towns -- some have hardly dealt with the problem at all and others have taken major steps. This disparity is all the more striking as most towns and cities are eligible for the same state and federal programs to assist in the development of housing options. When informants were asked what factors contributed to their community's ability or inability to plan and implement housing options, the most frequent response was the quality of leadership. Leadership, where it did exist, might come from any of a number of directions: the mayor, the town planner, a city councilor, the Council on Aging, the League of Women Voters, the Housing Authority, or some other local individual or group. The most frequently cited source of leadership, however, was the Homecare Corporation.

Very few informants saw the need for additional technical assistance in order to plan for their community's housing needs. However, in towns where little was happening to address unmet needs, neither planners nor other respondents seem aware of planning tools and innovative models in neighboring communities.

Another cause frequently cited for the variation in community activity with respect to elder housing was community receptiveness or opposition to necessary changes in zoning or regulations. In general, wealthier towns were less receptive to allowing increased density, even for luxury housing for their own older residents, than were less wealthy communities. Legitimate concern about preservation of wetlands, overburdening of water and sewage systems and other aspects of the environment and infrastructure combine with neighborhood desires to keep undeveloped land as unofficial parks, and to preserve property values by maintaining the single-family character of their neighborhoods. Recent changes in the permitting processes have enhanced the ability of communities to delay or prevent higher-density development from going forward. The open and often politicized permitting process has been only partially addressed by the state 774 exemption whereby projects meeting the need for low-income housing using state funds are technically allowed to by-pass that process.

Although both state officials and many academic elder housing professionals are aware of the long-range housing needs of Massachusetts elders, local communities are more likely to respond to the pressing needs of their local area, often without considering how one program fits into the total picture of elder options, and without planning. The only group that is mandated to survey elder housing needs on a regular basis is the Area Agency on Aging (AAA), the federally funded agency associated with the Homecare Corporation. As housing is just one of approximately two dozen areas the AAA is required to assess, and as AAA budgets have been reduced during the current administration, and as the areas covered by these agencies typically cover eight or more towns, these surveys cannot be expected to provide towns and cities with the detailed information they need to plan

for the housing needs of their elders. Nonetheless, those who wish to plan would find the AAA planners and their the biennial planning documents to be valuable resources.

The overall picture is that, as one informant stated, "Planning has fallen on hard times. Community master planning of the '50s didn't work; during the '70s we saw more incremental planning. But now even that isn't being done; there's no money, no interest. Planning has just about stopped." Several other informants suggested that what is needed is a different kind of planning that is more sensitive to the needs of elders, that is oriented to the local community, and may look more like market research.

Informants in the state government were among the most knowledgeable and far-seeing among those interviewed. The state is both concerned with the well-being of its elderly citizens, and also concerned about burgeoning Medicaid costs as the over-85 segment of the population increases. The Welfare Department, the Executive Office of Elder Affairs and Area Agency/Homecare Corporations, the Executive Office of Communities and Development, the Massachusetts Housing Finance Agency, and the Legislature, especially the Committee on Housing and Urban Planning, the Joint Committee on Health Care and the Elderly, and the Special Commission on Elderly Health Care are all actively studying and pursuing solutions to various aspects of the elder housing issue. They are particularly interested in encouraging housing options that offer supportive services designed to assist people to remain independent.

Over the past five years the state has initiated a number of demonstration projects and limited programs to address many aspects of elder housing needs: home repair, services, home equity conversion, zoning issues, innovation in building re-use, and so on. Massachusetts has helped finance \$800,000,000 in low-income elder housing in the last decade, including growing numbers of congregate facilities. Massachusetts is in the forefront with respect to utilization of innovative adaptive design criteria in the more recent of its elder housing facilities. There continues to be a need for additional facilities, especially as the state seeks to provide housing alternatives for those elders locked into their homes by lack of other options. In addition, the state needs to commit resources that allow for the replication of demonstration projects involving services, repair, adaptation, equity conversion, and both individual and community planning and innovation. Such replication will make possible a statewide system of housing options that will allow elders to remain in the community.



### III. ELDER HOUSING IN THE SURVEY COMMUNITIES

The following compendium is based upon interviews with informants in the 15 study communities. For an overview of the comparative demographics of these communities see Table A. This section is arranged in descending size of study community, by total population.

Although the housing market is tight throughout the Boston area, and there are many other similarities in the overall housing situation from one community to the next, the study uncovered striking differences in community responses to the needs of older citizens.

Most exciting are the many innovative programs underway, and the energy that people, scattered throughout the area, are putting into developing unique responses to their towns' unique situations. This section is designed to encourage these programs by providing an overview and context for the many fine programs, and to assist in the transfer of information from one town to the next. It may also alert communities with few programs to the many opportunities for addressing elder housing needs beyond building elder housing projects.

#### III.A. LARGE CITIES

##### III.A.1. BOSTON

Boston is a city of many neighborhoods, each with its own character and its own elder housing issues. Elder housing has suffered from the overall housing crisis, characterized by scarcity and high costs. The number of elders living in Boston has declined over the past 10 years, possibly because of the lack of affordable housing. However, city planners and housing advocates had no data on where Boston's elderly are moving and why.

One of the major obstacles facing housing planners is the diversity of neighborhoods in the city, with each requiring unique solutions. One symptom of the problem is the marked difference in waiting lists for the city's subsidized elder buildings; some have vacancies, while others have waiting lists of up to eight years. According to one informant, elders would rather double up with their families than move out of their own neighborhood.

Another problem with some subsidized housing is safety: some of the buildings are located in areas that elders consider to be unsafe. Lastly, many informants report difficulty in arranging for supportive services. Housing managers report that

the number of frail and multi-problem elders in Housing Authority buildings is growing, without adequate staff to meet their needs.

For the large number of renters, the disappearance of moderate-priced rental housing has been the most important problem. The median price of a modest one-bedroom market-rate apartment listed in the city's newspapers is over \$1,000 per month, with little guarantee that the rent will remain stable and that the apartment will escape condominium conversion. At the low end of the market, or for elders unable to maintain an apartment, boarding houses and single room occupancy hotels once provided adequate shelter. In the last 10 years the number of such facilities has been reduced markedly. And once people are evicted or become homeless, it becomes increasingly difficult for them to afford the moving costs and deposits necessary to obtain a new apartment. Other problems for renters in the private market are inadequate code enforcement of investor-owned buildings, and the difficulty of obtaining adaptations in a rented apartment should they become necessary.

In the sprawling two-family and triple-decker residential neighborhoods of the city there are a variety of other elder housing issues. One is the cost and difficulty in obtaining quality repair, maintenance, and adaptation services for the thousands of older homes. According to one source, "Unscrupulous contractors operate freely in many minority neighborhoods taking advantage of poor, elderly, and unsophisticated homeowners. Often they offer their own financing mechanisms which border on usury."

For elderly homeowners, especially the newly widowed, the demands of being a "landlord" are so overwhelming that some leave apartments unrented, thereby diminishing both their own meager income and the city's rental housing stock. The Community Housing Task Force is helping to develop a program through which older homeowners who have had their two- and three-family homes rehabilitated through public funds can develop management skills or receive management services.

Many Boston homeowners are also at risk due to low income. As currently constituted, home equity conversion is an option for a small percentage of Boston's homeowners. Property tax deferrals are more promising. This program allows homeowners to defer taxes, with a small interest payment, until the sale of the property -- usually after the elder homeowner has moved to a nursing home or has died. This can make two thousand dollars or more a year available without the extensive paperwork of a home equity reverse mortgage. However, due to lack of information and reluctance to have a lien placed on their homes, few elders have utilized this option.

Homesharing and the creation of accessory apartments are other options that would assist Boston's older homeowners to obtain support and supplement their incomes. However, the major

repairs, adaptations, or renovations necessary to realize some of these options are, in the words of one informant "so complicated, it's hard to get anything done in Boston with all the regulations, permits, codes and red tape."

Elder housing is the focus of much lively activity in the city. There is a high degree of cooperation, as well as some friction among agencies. One organization that has taken a leadership role in elder housing issues in Boston is the Ecumenical Service Action Committee (ESAC), which provides housing counseling as well as assistance in obtaining repairs, tax relief, management, and whatever other help elders need to remain housed in the community. In addition to ESAC, many advocacy groups are addressing elder housing issues both individually and together as part of the Community Housing Task Force and the Housing Consortium. Tenants organized through the Mass Senior Action Council are working to improve in the quality of elder housing managed by the Boston Housing Authority. The city's Commission on Affairs of the Elderly also serves as an advocate for elders' housing needs.

### III.A.2. CAMBRIDGE

Cambridge's unique housing characteristics create special problems for its elderly citizens. The combination of a large low-income population and an extremely tight housing market means that elders who have lived in Cambridge for many years have few options should they need to move. Many low-income homeowners remain in their homes even when they can no longer afford the cost of maintenance, and when such problems as the lack of services, transportation, and snow removal lead to social isolation.

Condominium conversion and conversion of lodging housing and single room occupancy hotels have left some elders homeless, with Shelter, Inc. reporting that 10% of its guests are over 60. For those eligible for subsidized housing, there are 1,300 units of Cambridge Housing Authority-owned elder housing, with a waiting list of under one year. These units are now serving an increasingly frail population, as residents age in place.

The labor shortage has impacted significantly on this group, as the social service agencies attempt to fill the need for support services. Housing professionals and social service agencies meet regularly through the "Geriatric Network" and other community task forces to address these needs, but express frustration. One elder housing professional reported on a recent situation that occurred when a local supermarket stopped allowing shoppers to use a back door that was convenient to a nearby elder housing project: "Elders now have to walk three long, windy blocks to reach the market. Something as small as that causes isolation, and will now drain already tight homemaker services." Similarly, housing repair funding is going unspent because it is

so difficult to find contractors. In addition to more supportive services for elders living in independent units, there is a need for more congregate or assisted units for both the low- and moderate-income groups.

Although appropriate planning, with elder involvement, is occurring in Cambridge, action on many recommendations has been discouragingly slow. For instance, the non-profit community group Cambridge Living Options for Elders (CLOE), has been working toward the establishment of affordable continuing care retirement housing, but has been stymied so far by lack of a site. One informant stated, "There's not a square inch of ground available." This has been the major obstacle to the development of any moderate-priced housing for the elderly. Several informants reported that what little open land remains in Cambridge is often owned by agencies outside of community control, including Harvard and MIT. One informant summed up a conclusion shared by many when she said, "The city has almost zero control of available land." Despite a "progressive city council" and an "innovative housing authority" this is an area where Cambridge residents may need to look to the state "for assistance rather than regulation."

### III.A.3. QUINCY

Quincy and the surrounding South Shore suburban communities are the focus of intense elder housing activity. Several non-profit and city agencies have worked cooperatively with South Shore Elder Service (SSES) to promote innovative elder housing options. The Quincy Fair Housing Committee demonstrated its commitment to fair housing for the elderly as well as other groups at the March 1988 meeting hosted by Quincy's mayor.

Despite the existence of over 800 units, the waiting list for subsidized elder housing is still over one year long (as much as three years long by the estimate of some housing advocates). The turnover rate has remained relatively constant, and the Housing Authority is concerned with the modernization program and the need for increased services to its residences. According to the reports of other agencies, the Housing Authority has demonstrated leadership in coordination with service providers to attempt to obtain the services its residents require, including proposing a program of hiring younger adult residents in family housing to provide homemaker services to elderly residents.

In addition to its subsidized elder housing units, Quincy has several programs to assist elders with their housing needs. The Protestant Social Service Bureau has developed one congregate house and is developing a second. The Bureau also sponsors "Project Homeshare" and provides home equity conversion counseling on contract with the Mass Elder Equity Project. The Quincy Neighborhood Housing Services provides low-interest loans and assistance for home repairs. The program only reaches

residents of certain neighborhoods, is available only to those who meet income guidelines, and only covers certain types of repairs. There is a need for a broader repair and adaptation program to serve the full range of Quincy's elders.

The Council on Aging also has a role in elder housing, focusing on transportation needs and tax abatements. It also provides referrals for other services such as fuel assistance. According to one informant, "Elders have needs but are not vocal consumers. The ones most in need --those still in their own homes -- don't ask for help."

The South Shore Elder Service has been a voice for these consumers through its very active housing programs. SSES. in fact, has been chosen as a demonstration site by the AARP project in housing referral, CHIIS (Consumer Housing Information Service for Seniors). Growing out of the CHIIS project on the South Shore is a coalition of concerned groups. SSES also hosted a conference on housing needs and options for elder citizens, entitled "Housing Odyssey 2001," as well as a more recent conference on services to elders in public housing and a congregate housing training workshop.

### III.A.4. NEWTON

The past three years have seen significant activity in elder housing planning in this western suburb. With a population of 80,000, and a total of 30,000 households, its nickname, "the Garden City," well describes its suburban single-family character. Less than 18% of its households occupy apartment rental housing. The average house price in Newton is now approximately \$300,000, and the average one-bedroom market-rate apartment costs \$1,200 per month.

A recently released three-volume study by the non-profit group Cooperative Living of Newton found that 80% of Newton elders live in their own homes, while 10% live in subsidized elder housing and 10% in market-rate apartments. Eighty percent of the respondents wish to remain in their current homes, while 20% anticipated moving in the near future.

Of those remaining in their homes, 20% report that they need either financial or other assistance in obtaining home repair and maintenance services. The city operates a home repair program using state and federal funding. Elder informants report a need to expand this program to include the minor repairs that are often elders' primary concern, as well as to assist older homeowners who are above the income limits for this program but who still require logistical and some financial help in maintaining their homes.

An overwhelming majority of those who consider moving wish to remain in Newton. The housing options which evoked the most

interest were low- to moderate-rate rental housing or continuing care retirement communities, depending on their financial resources. None of these options is readily available, as there is no CCRC in Newton, the rental market is extremely tight, and there are long waiting lists for subsidized elder housing units. Few elders who responded to the study expressed an interest in congregate housing, a finding borne out by the lack of a waiting list for Newton's two congregate facilities. Another need uncovered through the study was for more information on housing options and assistance.

The city government has expressed an interest in addressing the needs demonstrated in the study, which they helped fund, and there is significant community support for innovative solutions, such as accessory apartments. The Newton Housing Coalition recently hosted an open house for the new city planner which was attended by over 90 citizens supportive of providing more housing for low- and moderate-income families and elders. As in most other suburban communities in the Boston area, however, land is scarce and expensive, and there continues to be widespread opposition to the density of development necessary to produce appropriate housing for the elderly.

### III.A.5. SOMERVILLE

With both the highest percentage of elderly renters and the highest population density in the state, this working-class city has unique challenges in housing its elderly. Coupled with a shortage of nursing home beds for the most frail, and displacement caused by gentrification as the rapid-transit system's Red Line extends into Somerville, the pressure on the existing housing market is tremendous. Accessory apartments and lodging houses are both illegal, furthering the housing crisis. With only 4.4 square miles and over 77,000 residents, there is little space to create new housing.

Most of the city's housing units are in two-, three-, and four-family homes, many of them owner-occupied, and almost 80% of them built before 1940. There is a home repair program that assists eligible homeowners with major repairs. Lacking are programs for maintenance and adaptation, with one informant citing this as the most important housing need of elders in the community.

There are 800 units of traditional elder housing, with 400 elders on waiting lists; waiting time is estimated at 12 to 18 months. In recognition of the need for more supportive services for some fraailer elderly, the Somerville Housing Authority has built a 6-unit congregate site and is developing a second, 20-unit congregate building.

According to all informants, there is a close working relationship among the Housing Authority, the Homecare

Corporation, the Council on Aging, and other groups, but better coordination of housing with supportive services is still needed. There was also consensus that well-organized and active elders and a responsive city administration, combined with federal and state funding, have enabled Somerville to meet many of its older residents' housing needs.

The relatively high level of satisfaction with elder housing may be the result of the large numbers of elders who live in two- and three-family homes which they own themselves (or which are owned by another family member). Compared to other communities in Greater Boston, this creates an unusually large pool of stable, moderate-priced housing. The stability and high density of the population also mean that elders live close to services, shopping, and their informal support systems. Some informants feel that this stability is on the verge of being endangered by the gentrification of some areas of Somerville.

### III.B. SMALL CITIES/LARGE TOWNS

#### **III.B.1. FRAMINGHAM**

With 611 units of public elder housing, over 300 units of privately owned subsidized housing, and 60 units of congregate housing under development, and with a waiting list of under one year, the Framingham Housing Authority has come close to meeting the shelter needs of those Framingham elders who qualify for subsidized housing under the current guidelines. In addition, the Housing Authority meets with Bay Path Homecare, Leonard Morse Hospital, the Visiting Nurses, and other service providers for a monthly "Network Meeting" to ensure coordination of services to residents of subsidized housing.

The picture is less rosy for older citizens of Framingham who are not eligible for subsidized housing. Hardest hit are the thousands of low-income elders who are locked into their single-family homes. The longstanding ban on the development of apartment buildings has exacerbated an already tight rental market. Older renters may find their rents raised beyond their ability to pay. And the tight rental market makes it all but impossible for potential workers, such as homemakers and nurses' aides, to find housing in Framingham.

Homeowning elders may be unable to maintain their homes (because of frailty or inadequate incomes) but be unable to locate other alternatives in Framingham. One informant expressed concern about the potential deterioration of the housing stock as many older homeowners are essentially forced to "disinvest" by remaining in their homes without maintaining them. Recent studies show that home repairs and adaptation are the only reason most elders would be willing to utilize home equity conversion. However, there is no home equity conversion program in Framingham; according to one informant, "Len Raymond [of the

Massachusetts Elderly Equity Program] hasn't found an agency to undertake coordination and counseling in this area."

One agency director felt that there is a growing interest in congregate and supportive housing among the elderly: "Elders are getting a sense of what it is -- it's becoming less onerous."

Another agency director stated:

Everyone has a strong intuitive feeling that there is a need for more supportive housing [for the area's middle-class elders] and we have considered developing some. We spent a year on the community planning process, but we don't have the data to decide exactly what the needs are, so how can we recommend a multimillion dollar project?

Another agency is currently doing an assessment of the needs of citizens in the area. When contacted for this study the survey instrument had just been completed. It did not include any questions on the housing needs of the elderly.

### III.B.2. BROOKLINE

A recent needs assessment done by Brookline's Council on Aging/Senior Center found affordable housing to be the need most frequently cited by elders. It was followed by service delivery and, in a finding characteristic of Brookline's lively senior community, adult education.

Brookline has been the scene of intense struggle for many years between renters and landlords. As housing values rise and market pressures encourage condominium conversion, tenant groups have fought for and obtained some of the most pervasive rent control and condominium conversion ordinances in the state. Despite such controls, "the supply of affordable housing has dwindled." According to the chairman of the town's Housing Advisory Board, there is a need for the whole range from low-moderate to moderate and upper-moderate. Of Brookline's lodging and boarding houses, which have historically served seniors, a few have been lost to condominium conversion and others may soon go the same route. Given the scarcity and high cost of land, it will be difficult to create large enough quantities of affordable rental housing to replace lost units.

The need for low-income and subsidized housing is less pressing than for moderate-priced housing. Waiting lists are short, especially for the less desirable studio apartments. As one informant put it, "After a lifetime in larger quarters the move to small space is so traumatic. People have so many possessions." One advocate expressed concern that much subsidized housing is designated for elderly or handicapped, and that handicapped people, including "mentally handicapped," were

beginning to utilize apartments in elderly buildings, thereby competing with elders for those spaces. The Housing Authority's view is that this is mainly a question of supply and demand: many elders are turning down apartments when their names come up on the waiting list. The larger issue is whether this is an appropriate mix of tenants, and whether the services provided to both elderly and variously handicapped tenants are suitable to their respective needs.

Another unmet need is for congregate housing-with-services. "We need an intermediate step between independent living and nursing care. It's heartbreaking to see somebody go into a nursing home unnecessarily." In general, the coordination with services for the less frail elderly is "very adequate. We have a decent network." One agency reported that although Brookline has homesharing, home repair, and equity conversion programs, there has not been a big demand for any of these. Senior center outreach workers and social workers are trained to provide housing counseling and referral.

Given that Brookline's already large elderly population is not anticipated to grow over the next five years, the major needs of its elders may be addressed by resolving the general affordable housing situation and by providing more units of housing with services and supportive housing for the most frail. Both low- and moderate-income frailer elders could be served by a variety of congregate sites, including a Continuing Care Retirement Community for Brookline.

### III.B.3. ARLINGTON

Arlington has traditionally been a town of single- and two-family houses. Abutting Cambridge and connected to Boston by public transportation, it has long been more densely populated than some of the more outlying suburbs. According to a study released by the Planning Department in February 1988, "Arlington is close to fully developed unless a significant increase in residential density is permitted."

As in many other Boston-area communities, the number of households has increased but the population has remained relatively constant. This is in part due to the aging of the population -- from a preponderance of young families to a higher percentage of older residents who tend to live in one- and two-person households. Many of the multi-family buildings in the town have been converted into condominiums during the last decade, resulting in the loss of moderate-priced rental units. Other moderate-priced housing was demolished due to commercial expansion and the acquisition of open space to comply with open space standards. In addition, as Arlington has traditionally been a family-oriented town, most of the housing units are larger than is either necessary or affordable for older residents. With few small, affordable apartments to move to, Arlington's elderly

are forced to remain in houses that may be too large for their needs. Particular problems reported are loss of use of equity (with money tied up in the extra housing space they do not need) and difficulties with repair and maintenance.

In a recent report prepared by housing consultant Rolf Goetze, Arlington utilized a unique data base system to assess the relationship of housing unit size to household needs. The report made recommendations that address the housing needs of moderate-income elders, in particular: the encouragement of shared living, congregate housing, and accessory apartments; the development of limited equity cooperatives, mutual housing associations, and community land trusts; and the adoption of inclusionary zoning to encourage the private sector to build more affordable units. The town is currently studying this report, and appears to be committed to resolving the affordability problem as it affects Arlington's elderly and other residents.

Public housing appears to be meeting the needs of the highest priority elders who qualify, though those who do not have pressing needs may remain on the waiting list for one year or more. According to the Housing Authority, Minuteman Homecare has been responsive to the needs of tenants. In addition, the Housing Authority, using various outside funding sources, has been able to maintain a tenant services worker who provides referral and case management services for residents. Programs are also needed for the most frail. These could include congregate housing with 24-hour coverage or, in order to maintain current informal supports within the public housing complexes, on-site 24-hour staffing to provide support to the most frail.

### III.B.4. WOBURN

Since World War II the city of Woburn has long served as an industrial center for the Boston area. Much of its land area accommodates warehouses and factories. Woburn's housing stock is on average younger and more moderately priced than that of other Boston area communities, with tracts of modest houses and garden apartment complexes built after World War II to house local workers. The value of houses in Woburn has also been depressed by concern over pollution of the water supply. Because of this, Woburn elders may have more moderate-priced housing available to them than their peers in other suburban communities; at the same time, elderly homeowners will have less equity should they decide to move or seek home equity conversion options.

As the cohort that settled in Woburn as young adults in the late 1940s and early 1950s ages, Woburn is about to experience the most dramatic increase of elders in the Boston area. From 1980 to 1995 the number of residents over 65 is expected to jump 60%, from 3,756 to 6,026. Despite the imminence of rapid growth, Woburn has done little planning for elder housing needs, and most informants mentioned no major unmet needs or potential problems.

According to several informants, Woburn's 233 units of public housing for the elderly come close to filling the need, while others felt that the one and a half year waiting list is creating a hardship for elders who need subsidized housing. Estimates developed for this study suggest that there are 736 individuals who, based upon income level, are eligible for subsidized housing in Woburn; this nearly 4-to-1 ratio of eligible elders to available units is the second highest among the study cities. The Housing Authority and the town would be willing to build additional units, but have not gotten authorization: Because of state regulations, Woburn would have to build more low-income family housing first, and family housing has met with town opposition. For the same reason, a planned congregate facility is still awaiting construction.

The non-profit multi-service agency Woburn Council for Social Concern sponsors a homesharing program which also provides informal housing counseling through the senior center. This small program is funded by the United Way and employs one half-time housing coordinator. In addition, with funding from the Housing Authority, the homesharing program has prepared a listing of available housing-related programs and services for the elderly. Informants involved with the homesharing program report that transportation, home repair and maintenance, and homecare services are mentioned most often as unmet needs.

In order for the City of Woburn to begin to respond to their approaching elder boom they will need to invest more resources into planning and developing programs to meet their community's needs.

### III.B.5. BRAINTREE

Like many of Boston's other suburbs, Braintree has experienced a booming housing market, with the costs of houses and apartments increasing markedly over the past five years. The consensus of informants is that, with 162 units, there is a near-adequate supply of subsidized elder housing, at least for elderly who can live independently. However, according to one informant, "With aging in place needs change. There is a need for facilities that can accommodate people who can't really live independently but don't need a nursing home, like board and care, and moderate-income congregate housing." A new, 19-unit congregate facility is opening to partially address this need.

The informants' feeling that Braintree has enough subsidized housing is surprising. After all, among the 15 study communities, Braintree has the highest ratio of elders below 125% of the poverty level to number of subsidized units (777 to 162). However, Braintree has a large number of elderly homeowners who, while ineligible for subsidized apartments, are house rich and cash poor. One agency head reported that "We see elderly people who will apply [for subsidized housing] who have a house but

can't afford to put on a new roof. They are ineligible for subsidized housing but there isn't enough moderate priced housing."

Two options to address the needs of these elder householders would be home equity conversion and moderate-priced Continuing Care Retirement Communities (CCRCs). The South Shore Housing Services, along with SSES and other agencies, are involved in a consortium with local banks to encourage the expansion of this option on the South Shore. Several developers and nursing home owners have attempted to develop CCRCs in Braintree and surrounding towns, but have been unsuccessful to date. According to one informant, due to land costs and interest costs on investment through the lengthy zoning and regulatory processes, it is unlikely that any CCRCs that are built will serve this low to middle-income population.

The CHISS program (see Quincy and Appendix of Innovative Programs) is especially active in Braintree, helping elders locate such ancillary housing services as tax abatements and fuel assistance. In addition, CHISS volunteers and other elders are involved in a number of task forces and groups that plan for elder housing. Overall, Braintree and the South Shore area appear to have developed a viable network of agencies actively planning for many elder housing options. Needed are changes in state regulations that would allow the local community to develop options for its preponderance of low-income homeowners.

### III.C. SMALL TOWNS

#### III.C.1. NATICK

The town of Natick has been receptive to the building of subsidized elder housing, and over the past 30 years 305 units have been created. The oldest of these units now are experiencing rapid turnover. As a result, the waiting time for subsidized elder housing is only about three to six months. Even the recent drop in eligibility age from 65 to 62 has not markedly increased the pool.

As the population in the Housing Authority buildings has aged there is an increased need for a supportive living environment. To meet this need the Housing Authority is building a 20-unit congregate facility. A second facility, to be built in cooperation with a local church, has been held up due to neighborhood opposition to rezoning.

A more pressing problem for Natick's elderly is the plight of older homeowners who can no longer maintain their homes. If they sell a modest home in Natick they may not be able to find or afford a suitable apartment. The few available apartments are expensive and generally not accessible to public transportation or shopping. Several informants discussed the need for improved

transportation with expanded routes and service times and handicapped accessibility.

Some older residents, as well as some families, have been forced into homelessness by condominium conversion or by sharp rent increases. According to one informant, the extent of this problem is not recognized because Natick no longer has a welfare office: The homeless must apply in Framingham for assistance.

According to several informants, Bay Path Homecare has provided leadership in the area of elder housing, and has worked with the Housing Authority to bring services into elder housing buildings. The Council on Aging has been involved in some specific areas, such as housing counseling and referral, support for tenant groups in subsidized elder housing, and outreach to elders through the Senior Center. A major part of the outreach has been to refer eligible homeowners to the fuel/heating assistance program run by the Community Action Program agency, South Middlesex Opportunity Council.

No agency has initiated programs in home maintenance and repair, home equity conversion, or homesharing. Nor have the various agencies involved in elder housing issues, (including the Natick Housing Partnership/Fair Housing Committee) done much planning for future elder housing needs in Natick. Given the good working relationships among these agencies and a high level of agreement among Natick informants on the needs, one might hope that Natick will be able to overcome community resistance to development and initiate new programs to assist its elders with appropriate housing programs.

### III.C.2. LEXINGTON

Almost one fifth of Lexington's residents are over 65, and the number of elderly is expected to increase another 25% during this decade, for a total increase of close to 50% from 1980 to 1995. The town has planned for the housing needs of this growing population group in a variety of ways.

Through its housing authority, the town has developed three elder housing sites for low-income elderly, with 148 state-funded apartments and 60 federally funded apartments. Given a short waiting list, this quantity of low-income elder housing appears to be adequate for the needs of eligible low-income elders in the town. In addition, the housing authority is exploring the development of congregate housing.

However, for moderate-income elders, including homeowners who wish to convert the asset of their home by moving to an apartment, there is currently a shortage of moderate-priced apartment housing in Lexington. The shortage is being exacerbated by condominium conversion, most markedly of a housing complex that is largely inhabited by elders. The town has

attempted to ameliorate the harm to its elder renters by establishing regulations to slow the eviction process. However, in the long run the reduction in numbers of rental units will impact adversely on a rapidly increasing elderly population.

In an attempt to encourage the creation of more apartments in this largely single-family housing community, the town changed zoning bylaws to allow accessory apartments. In the five years since the zoning change took effect only five new accessory apartments were created. A more liberal accessory apartment regulation appears close to passage, and the Council on Aging, with federal funding, held a seminar on "Partnerships to Install Accessory Apartments." This seminar (see Appendix: Innovative Elder Housing Programs) explained why elders need counseling and assistance to install an apartment; it encouraged a partnership of realtors, remodelers, lenders, and agencies serving the elderly to support elders through this complex task. The Council on Aging is working with other town housing groups to locate an agency willing to take a lead role in developing such a partnership.

Community groups and town planners also took an active role in encouraging the development of the continuing care retirement community now under construction. Brookhaven, the product of a joint venture of the non-profit Choate-Symmes hospitals and the for-profit General Health Management, Inc. of Connecticut, will offer 202 elder housing units with a full range of services at a site on Lexington Street near the Waltham line. In addition to supporting zoning changes, the town has agreed to accept a \$175,000 annual payment (to be adjusted for inflation) in lieu of taxes, plus a one-time payment to the town of \$402,000 earmarked for affordable housing.

### **III.C.3. BELMONT**

With almost 5,000 seniors living in a town that covers only four square miles, Belmont has the densest concentration of people over 65 in the Greater Boston area. While most of Belmont's elders are relatively well-off financially, there were about 200 low-income elders according to the 1980 census. The Belmont Housing Authority reports that the 154 units of low-income elder housing and additional elders in subsidized apartments through Section 8 and 707 programs are meeting the needs of these low-income elders.

Belmont also has more rental housing suitable for elders than many other suburban towns, including some older, moderately priced, garden apartment developments. However, local residents report that the demand for such apartments, as well as for moderate-cost condominiums, is much greater than the supply.

A survey of Belmont elders recently completed by the League of Women Voters included some items regarding housing

satisfaction and needs. The study found that renters are concerned about possible rent increases, while homeowners are concerned with the costs and difficulty of maintaining their homes. According to one of the League members who was involved with the study, the shortage of smaller and more affordable units created a situation in which many were suffering from "the inflexibility of people locked into large homes, that tie up money and need a lot of maintenance."

Even by comparison with other densely built Boston suburbs, Belmont is lacking in possible building sites to address the need for additional apartments. McLean Hospital holds almost one quarter of Belmont's four square miles, and the rest is essentially completely used, though some buildings might be re-used for new purposes. A site committee has been established by the selectmen to try to find sites for elder or other types of affordable housing; a school which the town closed some years ago, and is now using as an art center, is being discussed for this purpose. In addition, the city is exploring the possibility of receiving funding through the Mass Housing Partnership. However, elder housing must compete with other uses for limited town resources and the small number of sites that may be located.

Several Belmont informants discussed accessory apartments as a possible method of creating new housing for all age groups, while assisting elders with home maintenance and simultaneously enabling them to derive income from the equity in their homes. This option is currently not being explored in Belmont, and those questioned felt that it would meet opposition.

As Belmont is one of the few communities in which the number of elders is projected to decrease, and as they currently appear to have an adequate supply of low-income housing and a better than average supply of moderate-income housing, it appears that other community issues are likely to take priority in Belmont over the coming decade.

### III.C.4. DANVERS

Danvers is a classic New England town with wide streets, older homes, and a well-designed main street area with stores, churches, senior center, city hall, library, and parks all in close proximity. More conservative than many other Boston-area communities, Danvers is trying to balance the needs of its growing elderly population with concerns about preserving the character of this very traditional town.

With 205 units of public elder housing, additional 707 certificates, and private subsidized housing in neighboring communities, and with almost no waiting list for subsidized and public housing, Danvers appears to be meeting the needs of its low-income elders. In addition, Danvers has several board and care and rest homes as well as other small-group living

arrangements -- some family-run and others established with endowments by local foundations -- which meet the needs of the more dependent elderly.

The needs of Danvers's home-owning elders are met through the senior center, which has an active calendar of social events, nutrition and transportation programs, and information and referrals for independent elders. North Shore Elder Service, which has a housing coordinator in part funded by the MEEP program to provide home equity counseling, has been responsive to the needs of elders in the community, and has provided leadership in home equity conversion, repair programs, and other housing programs. However, because of eligibility requirements, many of Danvers's middle-income residents do not qualify for assistance.

Several informants felt that this group of Danvers' elders would benefit from a Continuing Care Retirement Community. Over the last five years a few developers have attempted to build such congregate sites for the elderly, but have met with zoning restrictions and community opposition. However, in response to their initiatives and other forces in the town, a "balanced growth policy task force" was established. It looked specifically at the need for zoning changes which would allow for the higher densities appropriate for elder housing-with-services. The Task Force recommended that such development be allowed on all land zoned for residential housing with a minimum of 10 acres. The Planning Board agreed with this Task Force recommendation, but after a debate that was characterized by some informants as "divisive" and by others as "an education process for some people who were initially opposed," the Town Meeting voted to allow such development in only one section of town, a wetlands area near the highway and industrial uses known derogatively among town residents as "Muddy Boo." While some informants felt that this was a move to delay or kill elder housing development in the town, others saw it as a positive first step to try such development on an experimental basis.

The struggle to meet the housing needs of elders while maintaining the town's character, which has provoked open controversy in Danvers, is representative of the dynamics going on less openly in towns throughout the Boston area.

### III.C.5. CANTON

On the southern edge of the Greater Boston area, Canton has only recently become the home of commuters to Boston. The smallest community in this study, Canton had a total population of just over 18,000 in 1980, with elderly residents numbering 1,888. Despite some recent growth, this "exurb" has kept some of its original character as a New England farming town.

Like many other such towns it has a tradition of caring for its own most needy elderly, a tradition which has continued

through the work of the housing authority and private subsidized housing. With 260 such units and another 12 individuals subsidized through state 707 certificates, Canton appears to be meeting the needs of its low-income non-homeowning elderly.

However, by 1995 the number of elders in Canton is projected to increase by over 48% to 2,788. Given the present pension and Social Security levels of this group, most of this new group of elderly will have moderate incomes. It appears that the town is not actively involved in planning for the surge in this population group. Most of the new housing that has been built in Canton in recent years is in sprawling complexes where "everyone goes off to work. There may be one isolated senior -- it's lonely. Parking may be far from the senior's apartment, with no one to shovel off the snow. And there are no elevators."

The production of new moderate-income housing is hampered by lack of land and financial obstacles. As one informant put it: "Canton is an old town; there's a lack of space, and what remains is very expensive." Another informant pointed out, "There is not much money in doing moderate-income housing."

Transportation is also a problem for elders with limited driving ability. According to one informant, "Canton has only one bus line that goes along one main street. Privately developed senior housing has been placed wherever the developer could find land inexpensively -- in an industrial area that's not near shopping or transportation." Lack of transportation is also a problem for elders who remain in their own homes.

Also at issue for Canton's elderly homeowners are repair, maintenance, and adaptation. The senior center reports that "Seniors can't get people to do small jobs, like mowing the lawn or fixing the steps. People have expensive homes, but low incomes. Widows are especially hard hit. We get lots of calls." The Health and Social Service Consortium (HESSCO), which serves as the local Area Agency on Aging/Homecare Corporation, used to sponsor a home repair program that utilized senior workers. "This program was very successful for a while, but the jobs were often more than the elder workers could do." Informants felt that Canton could benefit from a program like the one now in place in nearby Walpole. The Walpole program uses local students for routine tasks like lawn mowing and snow shoveling, but it also has a referral system for professionals in the building trades who are reliable and are willing to provide services at a fair or discounted price to local elders.

Finally, Canton elders appear to need more information about housing options, including homesharing and equity conversion. The Council on Aging currently handles some housing inquiries, as does HESSCO, but for detailed information they must refer to programs outside their area. A prior AAA program staffed by volunteers found that housing-specific calls were so infrequent that it was hard to maintain volunteer interest.

There are a number of individuals and agencies in the area who are dealing with housing-related issues for the elderly. But, despite the dramatic growth in the elderly population of Canton that is now in process, no group has made elder housing planning a priority.

## IV. CONCLUSIONS AND RECOMMENDATIONS

### IV.A. CONCLUSIONS

The large and growing group of older citizens living in Metropolitan Boston require a range of affordable housing options that meet both their life-long individual preferences and the special needs for services, adaptations, and financial adjustments that may come with advanced age.

These options include: remaining in their homes with a range of repair- and health-related services; converting their home equity to make it available for living expenses; adapting their housing to overcome physical barriers; sharing their housing, either in the same unit or through the creation of accessory apartments; and moving to other housing whose design features and/or services make it more appropriate, or whose reduced costs make other money available for living and medical expenses.

The large single-family houses that currently shelter most elders are unsuited to some older people's needs and preferences, and they are an inefficient use of the area's scarce housing stock. Large elder housing projects are not the answer for all elders, either. Many informants cited the need for a variety of smaller and more affordable housing units that are accessible to or integrated with services. These options, though more desirable, may be more costly than traditional large elder housing projects. Also needed are programs that allow elders to draw on or convert assets -- and to obtain repair, maintenance, and support services should they choose to remain in their homes. Finally, it is crucial to provide elders with information that allows them to understand their options and choose those that best fit their needs and those of their community.

One interesting finding of this study is that options that are feasible or popular in one community may evoke little interest among elders in a neighboring community. There are no pat solutions that can be replicated, like hamburger franchises, throughout the state. Instead, each community must develop a range of housing options that best fits the resources, needs, and preferences of its elders and of the community as a whole.

At present, most communities in the Greater Boston area -- and across the United States -- have not planned for the housing needs of the growing elderly segment of our population. This lack of foresight is reflected in design and zoning as well as finances. At present there are many fine and innovative programs in Greater Boston that address a number of the needs discussed in this study. The time has come to use the information generated by those programs to devise a comprehensive elder housing agenda

expressed in state and federal programs, regulations, and tax provisions.

Massachusetts should continue its tradition of leadership by encouraging public, non-profit, and private sectors to work productively together to ensure that elderly citizens can find appropriate housing and supportive services.

#### IV.B. RECOMMENDATIONS

##### \* **The Role of State Government**

The Commonwealth of Massachusetts should do more to support and encourage the development of a full range of elder housing options. This will require increasing coordination among those agencies primarily concerned with "bricks and mortar" issues, services and elderly issues, low-income and financing issues, and zoning and planning issues. State activity in this area would be strengthened by an Elder Housing Task Force, to include high-level representatives of relevant state agencies and representatives of the banking and business community, housing authorities, community groups, and elder advocates.

##### \* **Town Planning, Zoning Issues, and Use of Existing Housing Stock**

As the Commonwealth struggles with the competing priorities of conservation and meeting its citizens' housing needs, there should be a strong voice within the government speaking for the housing needs of elders. Although the state 774 program has partially addressed this, it has not met with unqualified success. The state has begun to make its own land available through the work of the Division of Capital Planning and Operations. It needs to increase this function, as well as to encourage various authorities which hold land to make it available for socially appropriate development. The state should work with local municipalities to overcome various obstacles in siting and developing elder housing, including providing technical assistance and support for a rational planning process and for development of smaller and more innovative housing options. These would include scattered-site development, accessory apartments, ECHO housing, and conversion of existing buildings to more relevant use. Assistance is also needed to assess the unique housing needs of various segments of this market, and to involve elders in the planning process. While the state has made such assistance available through the Mass Housing Partnership, many towns have not used this assistance. In some of these towns the issue has been a lack of funding for local staff; in others there have been other reasons involved, including resistance to state intervention in local affairs.

##### \* **Home Equity Conversion**

State and federal law, and bank industry practices, need to be modified to increase the flexibility of home equity conversion.

Communities should make tax deferrals and abatements more available, and tax reduction programs should be expanded to assist elders who currently do not qualify. Financial counseling should be coordinated with other case management.

\* **Improvements in Public and Subsidized Housing**

There is still a need for more low-income public or subsidized housing units for the elderly. Massachusetts has been in the forefront in supporting independence by incorporating recent innovations in adaptive design into the requirements for the construction of elder housing. Housing authorities and other developers of low-income elder housing need to continue to increase their sensitivity to the needs and preferences of the people for whom these units are designed. As older units are renovated, new advances in our understanding of design must be taken into account. Units should be created in geographic locations where they are most needed, in order to maintain elders' informal supports in the community. New and existing buildings should have case management, manager training, improved security, and carefully planned recreational programs and areas.

\* **Home Repair, Maintenance, and Adaptation**

A statewide home repair and adaptation program, on a sliding scale basis, should be implemented to assist elders in obtaining and financing home improvements. Elder homeowners should be eligible for low-interest deferred loans funded by MHFA bonds, while low-income renters would be eligible under a state-funded program. Such an effort should include centralized bulk buying of materials and a contractor reference system, similar to the existing service provided by the community-based energy conservation network. This should also be integrated, or at minimum well coordinated, with other case management and services. The Ecumenical Social Action Committee (ESAC) in Boston runs an effective program for home repair and housing-related counseling and services which could serve as a model for a statewide program. Any such program should include assistance with both large and small repairs, and with the expertise needed to recognize the need for and properly install adaptations.

\* **Services and Case Management**

One of the most often cited "housing" needs is for health and social services for people living in the community. Such services are currently provided by the state-funded Homecare Corporations. However, the system has serious gaps: Due to limited worker availability and funding, and due to income eligibility limits, not all elders can receive services. Elders, regardless of income level and housing location, need improved case management. Coordination would also be improved by the establishment of consistent financing mechanisms, such as long-term care insurance. The Homecare Corporations, which provide services in public and subsidized housing, need to establish better coordination with housing managers on a

system-wide basis. Memoranda of Understanding between EOEA and both EOCD and MHFA should make this coordination a systemic reality in the near future. New programs, such as Elder CHOICE, should be pursued to encourage public-private partnerships in the development of CCRCs and other housing-with-services arrangements. Adequate space in nursing homes or specialized facilities for elders who require intensive medical support is necessary to prevent elder housing from becoming nursing homes without nurses. If the state is committed to maintaining people in the least institutional setting, funding should be provided to ensure that housing with medical support is as residential in character as possible.

\* **Information and Referral**

Many of the above-mentioned areas require that elder consumers have access to information about their housing options and assistance in accessing housing-related programs and services. Information and referral regarding repair and adaptation, home equity conversion, congregate housing, and so forth would best be provided through a centralized or well coordinated network of agencies, ideally through the Executive Office of Elder Affairs and the Area Agencies/Homecare Corporations. Such a system could be easily computerized and updated. The Secretary of Elder Affairs should mandate such a system which would include technical assistance to ensure statewide quality.

#### IV.C. ACTION STEPS FOR IMMEDIATE IMPLEMENTATION

The following are steps the Commonwealth of Massachusetts can take in the coming months to address the needs identified in this study. In drafting these recommendations for immediate implementation we are cognizant of the current state fiscal situation. Some of the following steps are administrative and regulatory adjustments that require little or no funding, while others are relatively modest programs which will assist elders in better utilizing existing resources. The more costly programs may best be accomplished through bond funding that enhances the state's partnership with the private sector.

##### **IV.C.1. JOINT LEGISLATIVE AND ADMINISTRATIVE ACTION**

Creation of Elder Housing Task Force. Several state agencies are already working together on some issues regarding elder housing. To strengthen and expand their work, an Elder Housing Task Force should be created. This task force should include high-level representatives of the Executive Office of Elder Affairs, the Executive Office of Communities and Development and its Massachusetts Housing Partnership, the Massachusetts Housing Finance Agency, the Massachusetts Rehabilitation Commission, and various departments within the Executive Office of Human Services; the Legislative Committees on Housing and Urban Planning, and Human Services and the Elderly (or its Long-Term Care Task Force); and representatives of the banking and business community, housing authorities, community groups concerned with elder housing, and elder advocates.

Leadership for the Elder Housing Task Force should be provided by the highest level of the Executive Branch. The task force should be mandated to address the full range of housing options, and be an advocate within the state government for elder housing needs. To be most effective, each department will need to assign additional staff time to elder housing issues.

##### **IV.C.2. LEGISLATIVE ACTION**

Home Equity Conversion. The legislature should act to make home equity conversion more flexible, and therefore more available to elders with varying needs. Legislation should expand the length of term and expand the number and types of conversion vehicles.

Mandate Town Planning. Currently town planning boards are not required to review the housing needs of their citizens. Legislation should be introduced immediately to redress this omission. Such legislation would require that each town or city planning board regularly assess the housing needs of different age, income, and other demographic groups in its community, and develop plans for addressing those needs. The housing situation

of older citizens should be reviewed at least semi-annually. In relation to elder housing, the planning boards should be required to solicit input on the preferences of elders in their community in creating plans to address unmet needs, and to work more closely with their local housing authorities. Technical assistance and compliance assurance would be overseen by the Massachusetts Housing Partnership of the Executive Office of Communities and Development, which already provides technical assistance to city planners.

The Legislature should also contribute to the community planning process by developing enabling legislation and model regulations for towns seeking to expand their ability to serve elders. An example of such legislation would be a model bill to reduce the acreage necessary to create private elder housing. Any legislation that regulates Continuing Care Retirement Communities should be sensitive to the needs this option fills.

In conjunction with the mandated planning process, a grant program should be established. After a town or city has completed a preliminary assessment of elder housing needs, based upon demographic data, it could apply to EOCD's Partnership for a special planning grant. These grants would allow a limited number of communities to design and implement demonstration projects that would involve elders in the planning process. In turn, based upon these demonstration projects, a document on planning for elder housing would be produced as a way of providing technical assistance to other communities. The cost of this program, at \$20,000 each to complete a minimum of five demonstration projects and \$30,000 for the preparation of the planning document, would be \$130,000 to \$175,000, to be funded in FY90.

**Funding.** The legislature should fund the programs to be carried out by the executive branch as described below.

#### IV.C.3. EXECUTIVE BRANCH ACTIVITIES

**Expand the Mandate of the Executive Office of Communities and Development.** EOCD, in conjunction with its Partnership, should expand its technical assistance to towns and cities to help with town planning with reference to the housing needs of demographic groups, including elders. To accomplish this, the EOCD may have to reassign staff or add new staff during Fiscal Year 1989. This staff would also be available to serve on the Elder Housing Task Force.

In addition to the above programs for local planning, EOCD should be given a legislative mandate to expand housing assistance for all elders with housing needs. Current income and asset limits restrict the effectiveness of programs and lead to fragmentation. For the purposes of eligibility for EOCD programs, including both repair programs and housing, the assets

of the house in which an elder lives should not be counted -- or at least they should be factored in more appropriately so that low-income homeowners can participate in needed programs.

Future low-income housing should regularly include spaces for group activities and supportive services, and per unit budgets should reflect the higher costs of developing smaller projects that are better integrated into the community.

EOCD should be the funding conduit for a statewide home repair and adaptation program, which supplements existing federal programs, and may be modeled on the Neighborhood Housing Services and ESAC programs. This could be overseen by EOCD and funded by grants to local community housing groups such as Community Action Agencies and Community Development Corporations. Home repairs, maintenance, and adaptation, as well as financial planning on housing issues, could be made available on a sliding scale basis. More study is needed to determine how this could be best coordinated with the work of EOEA and the Homecare Corporations, as well as to determine the costs for this program, to be funded in the FY90 budget.

**Expand Executive Office of Elder Affairs' Housing Programs.** The Executive Office of Elder Affairs currently has only one staff member assigned full time to elder housing issues. Given the importance of housing to the well-being of the Commonwealth's elders, housing should become a larger focus within the Executive Office of Elder Affairs, with additional staff to do the following:

- \* Establish training sessions and workshops for elder advocates, volunteers, Council on Aging representatives, and service providers on the full range of housing issues
- \* Serve on the state's Elder Housing Task Force
- \* Develop a housing options information and referral system including a statewide computerized network
- \* Oversee housing coordinators located in the Homecare Corporations/Area Agencies on Aging
- \* Train Homecare case managers to provide initial assessment and to assign occupational therapists and other professionals as needed to provide more detailed assistance with changes in the physical environment in client homes to maintain independence. Assist elders to obtain necessary financing for such adaptations.

This expansion could begin immediately by reassigning existing staff, and/or utilizing supplemental budget allotments, with additional budget for staff approximately \$90,000, to begin in FY90, and a one-time \$135,000 allotment to establish the computerized system, also in the FY90 budget.

**Establish Housing Specialists.** In local areas where Homecare Corporations have assigned staff to housing issues there has been a blossoming of inter-agency cooperation and development of housing-related programs. In utilizing an existing service delivery system that is already familiar to most elders, the state can assist elders very substantially with their housing needs, and can provide leadership to its towns and cities.

Therefore, housing coordinators should be funded for every Area Agency on Aging (AAA)/Homecare Corporation area. These may be situated in the AAA/Homecare or funded in appropriate agencies, such as those currently providing home equity counseling, homesharing, or home repair and maintenance programs. The role of the housing coordinator would include:

- \* Coordinate Homecare services in public and private elder housing complexes
- \* Maintain a local information and referral (I&R) system on housing-related issues, document gaps and barriers in the system, track waiting lists, and establish an interagency referral network
- \* Provide housing counseling, including information on public and subsidized housing, repair, maintenance, and adaptation programs, tax deferments and abatements, home equity conversion, and homesharing; make referrals for more specialized counseling or services where appropriate
- \* Increase awareness of housing issues by arranging workshops with relevant professionals and volunteers at other agencies (Councils on Aging, social service agencies, etc.)
- \* Provide information and assistance to groups in the service area who are developing elder housing programs, such as home repair and maintenance, congregate housing sites, and so forth

The budget for providing this crucial service through the Area Agencies/Homecare Corporations would be \$750,000, to be funded in the FY90 budget; but this program should begin implementation immediately using discretionary and supplemental budget financing.

#### **IV.C.4. MASSACHUSETTS HOUSING FINANCE AGENCY**

The Massachusetts Housing Finance Agency should establish the following bond-funded programs in elder housing:

**Repair and Adaptation.** Elder homeowners who require major repairs or adaptations, but do not qualify for federal programs should be able to obtain low-interest deferred loans, preferably through pre-approved lines of credit. The Massachusetts Housing

Finance Agency formerly had a small demonstration repair program. In order to re-establish this program MHFA may need some state monies for a revolving fund. This funding would supplement the repair program described above by making it possible for homeowners to participate.

Home Equity Conversion. This is another area where MHFA can use its resources to benefit elder homeowners. MHFA can either make loans itself, using bond funds, or can use other sources of its funding to establish a guarantee program for banks making loans.

MHFA can also act as a public conduit to package groups of properties for sale-leasebacks. In this way the state can assure uniform legal documents, guarantees, and other consumer protection. Large-scale offerings of groups of properties would make sale-leaseback more attractive to investors.

Elder CHOICE. Recent budget cuts eliminated proposed funding for the SHARP program which was needed to supplement MHFA low-interest loans. Together, these funding sources are the backbone of "Elder CHOICE," a new MHFA/EOCD program intended to facilitate the development of mixed-income elder housing-with-services. The budget for this important program should be restored as soon as possible, as housing-with-services for middle-income elders not only maintains elders with service needs in the community, but by preventing depletion of elders' assets for nursing home care, saves money in the state's Medicaid budget.



## **APPENDICES AND TABLES**



TABLE A: STUDY CITIES AND TOWNS, WITH DEMOGRAPHIC INFORMATION

Cities	Total Pop. (1980)	Pop. 65+ (1980)	% 65+ (1980)	Pop. 65+ (1995)	% Change (1995)	Over 85 (1980)	Over 85 (1995)	% Change (1995)
1 Boston	561,409	71,299	12.7%	74,113	3.9%	7,677	8,080	5.2%
2 Cambridge	95,630	10,871	11.4%	8,864	-18.5%	1,293	1,239	-4.2%
3 Quincy	84,947	14,526	17.1%	16,202	11.5%	1,348	1,699	26.0%
4 Newton	83,669	11,888	14.2%	11,427	-3.9%	1,234	1,362	10.4%
5 Somerville	77,169	10,495	13.6%	9,666	-7.9%	934	939	0.5%
<hr/>								
Large Towns/Small Cities								
6 Framingham	64,929	7,272	11.2%	10,590	45.6%	977	1,147	17.4%
7 Brookline	55,069	10,408	18.9%	6,545	-37.1%	1,066	968	-9.2%
8 Arlington	48,098	8,032	16.7%	7,287	-9.3%	746	791	6.0%
9 Woburn	36,466	3,756	10.3%	6,026	60.4%	346	541	56.4%
10 Braintree	36,374	4,765	13.1%	6,075	27.5%	644	833	29.3%
<hr/>								
Small Towns								
11 Natick	29,588	3,166	10.7%	4,178	32.0%	342	395	15.5%
12 Lexington	29,565	3,400	11.5%	5,048	48.5%	425	559	31.5%
13 Belmont	26,070	4,849	18.6%	3,812	-21.4%	455	450	-1.1%
14 Danvers	24,074	2,937	12.2%	3,602	22.6%	435	493	13.3%
15 Canton	18,154	1,888	10.4%	2,799	48.3%	199	317	59.3%



TABLE B: SUPPLY OF LOW INCOME HOUSING AND NUMBERS OF ELIGIBLE ELTERS

Cities	Pop 65+	%65+	Pop 65+ (Below Poverty 1979)	*Estimate eligible	Housing Authority	Private HUD	State	Subsidized	**Total Units Low Income Elderly	***Estimated Waiting Lists
Boston	74,113	12.9%	8,315	15,442	2,724	955	8,012		11,691	0 - 8 years
Cambridge	8,864	10.2%	1,022	2,804	953	382	472		1,807	under 6 months
Quincy	16,202	10.5%	1,458	3,570	241	701	1,471		2,413	3 years
Newton	11,427	7.0%	786	1,536	226	120	471		817	6 months - 1 year
Somerville	10,495	10.5%	1,061	2,545	222	461	474		1,157	1 - 1 1/2 years
Framingham	7,272	9.5%	577	1,317	110	561	332		1,003	6 months
Brookline	10,408	7.1%	708	1,385	366	94	716		1,176	1 - 2 years
Arlington	8,032	6.2%	486	1,054	0	519	145		664	over 1 year
Woburn	3,756	7.8%	274	736	0	233	0		223	1 year
Braintree	4,765	4.8%	184	777	0	104	58		162	under 6 months
Natick	3,166	7.6%	229	469	0	325	236		561	under 6 months
Lexington	3,400	6.9%	212	444	60	148	0		208	under 3 months
Belmont	4,849	4.3%	200	379	0	154	0		154	0 - 6 months
Danvers	2,937	9.6%	228	523	0	40	165		205	under 3 months
Canton	1,888	9.8%	175	435	0	204	56		260	under 1 year

\*The number currently eligible for public and subsidized housing was derived from census figures for the number below 125% of the poverty level, age 62 or older, adjusted by expected rate of change from 1980 to present. The actual income limit is higher than 125% of poverty level; however some

are ineligible due to assets, and some elders will be ineligible due to need for medical or custodial care.

\*\*These are the number of units designated for low income elderly and handicapped. Elders may also live in family housing, as well as use section 8 or 707 certificates to live in apartments in the community. Units may house more than one elder. Some informants report that a substantial number of handicapped younger adults are occupying units in elder housing.

\*\*\*Estimates are reported verbatim when possible. They are derived from the local housing authority and from other informants who assist elders in obtaining housing. Boston's large range is due to wide differences in desirability from one building and area of the city to another.

TABLE C: INFORMANT RESPONSES REGARDING UNMET ELDER HOUSING NEEDS

Community	Number of Respondents	Moderate \$ Housing	Cong/CCRC Assisted Services	Homecare Level III, IV & Specialized Beds	Repair/Maint Adaptation	Homesharing Accessory Apt	Low Income/ SRO/Boarding Public Homes	Equity Conversion	Consumer Info/Elder Advocacy	Tax Relief
Boston	10	3	2	1	3	1	4	2	1	2
Cambridge	6	3	3	2	4	2	-	2	-	-
Quincy	6	3	2	1	-	1	-	2	1	-
Newton	9	4	3	3	-	3	1	-	1	1
Somerville	5	3	2	-	-	1	-	1	1	-
Framingham	6	5	3	-	-	-	-	-	-	-
Brookline	7	4	1	2	-	-	-	-	-	-
Arlington	5	1	1	-	-	2	-	-	-	-
Woburn	5	1	1	-	1	-	2	1	-	1
Watertown	5	1	2	1	-	-	-	1	-	-
Natick	5	3	3	-	-	1	1	-	-	-
Lexington	6	3	2	1	2	-	2	-	-	-
Belmont	5	3	1	-	-	1	2	-	-	-
Danvers	7	4	4	-	-	1	1	-	1	1
Canton	4	2	2	1	-	2	-	-	-	-
Area wide grps	9	2	2	3	3	2	2	-	1	2
State agencies	5	1	3	2	1	-	1	1	1	-
Total	105	46	37	18	17	15	9	8	7	6
										4

One hundred five informants completed the section of the questionnaire on unmet housing needs. The remaining informants addressed only specific issues within their areas of expertise. Up to three responses per informant were tallied; if a respondent presented more than three unmet needs the three he or she characterized as most important were tallied.



TABLE C LIST OF INFORMANTS

Name	Title	Organization	Address	City/Town	Zip	Telephone
Adler, Benjamin	Director	Belmont Council on Aging	4SS Concord Avenue	Belmont	02178	(617)484-7053
Altman, Dorothy	Elder Housing Coord	Ex. Office of Community Development	100 Cambridge St.	Boston	02202	(617)727-5884
Ardry, Sheila	Policy & Planning	Boston Housing Authority	52 Chauncy Street	Boston	02111	(617)451-1250
Barkan, Melvin	President	Barkan Construction Co.	1330 Boylston St.	Brookline	02167	(617)734-9600
Baronas, Matthew	Director/Management	Brookline Housing Authority	90 Longwood Avenue	Brookline	02146	(617)277-2022
Barrett, Ann	Executive Director	Mass Association of Older Americans	110 Arlington Street	Boston	02116	(617)426-0804
Blake, Edward	Deputy Commissioner	Mass Dept of Public Welfare	600 Washington Street	Boston	02111	(617)348-5217
Blanchette, Susan	Congregate Coord	West Suburban Elder Services	124 Watertown Street	Watertown	02174	(617)969-4100
Bober, Eugene	City Planner	Newton Planning & Development Dept	1000 Commonwealth Ave	Newton	02158	(617)552-7135
Boyer, Robert	Town Planner	Lexington Planning Department	162S Massachusetts Ave	Lexington	02173	(617)862-0500
Branch, Lawrence	Professor	Boston University, Gerontology Cntr.	67 Bay State Rd.	Boston	02215	(617)353-5045
Bretta, James	Services Director	Somerville Housing Authority	30 Memorial Road	Somerville	02145	(617)625-1152
Brouillard, Ellen	Site Manager	Independence Manor/Francis Asissi	41-S3 Independence Ave.	Braintree	02184	(617)848-8383
Brown, Paul	Housing Specialist	Boston Elderly Commission/AAA	One City Hall Plaza	Boston	02201	(617)725-4366
Burns, Oerdre	Housing Advocate	Mass Senior Action Council	90 South Street	Boston (JP)	02130	(617)524-8088
Canner, Barry	Housing Planner	Donald Cohen Assoc. Architects	68 Leonard Street	Belmont	02178	(617)484-9500
Casale, Paul	Vice President	Welsh Health Care & Retirement Group	52 Accord Park Drive	Norwich	02061	(617)878-6700
Cashell, John	Town Planner	Woburn Planning Department	10 Common Street	Woburn	01801	(617)932-4400
Chellis, Robert	President	Chellis Associates	43 Laurel Avenue	Wellesley	02181	(617)237-9436
Connolly, Ann	Assist to Director	Woburn Housing Authority	59 Campbell Street	Woburn	01801	(617)935-0818
Cuddy, James	Executive Director	South Middlesex Opportunity Council	354 Waverly Street	Framingham	01701	(508)872-4853
Curran, Barbara	Executive Director	Braintree Housing Authority	2S Roosevelt Street	Braintree	02184	(617)848-1484
Oionne, Margaret	AAA Planner	West Suburban Elder Services	124 Watertown Street	Watertown	02174	(617)969-4100
Doran, Marlene	Assistant Director	Country Club Heights	3 Rehabilitation Way	Woburn	01801	(617)935-4094
Draisen, Marc	Executive Director	Citizens' Housing & Planning Assoc	7 Marshall Street	Boston	02108	(617)742-0820
Eaton, Richard	Advocate	Emerson Gardens Tenants Org.	128 Emerson Gardens Rd	Lexington	02173	(617)861-9244
Edmonds, Sherry	Principal	Edmonds Parker Housing & Comm Serv	2S Pine Knoll Road	Lexington	02173	(617)862-0708
Fancy, Elizabeth	Chairwoman	Natick Housing Partnership	c/o Planning Dept.	Natick	01760	(508)653-7096
Feingold, Ellen	Executive Director	Jewish Community Housing	30 Wallingford Road	Boston	02135	(617)254-8008
Filsinger, Kathleen	Area Agency Manager	South Shore Elder Service & AAA	639 Granite Street	Braintree	02184	(617)848-3910
Finfer, Lewis	Executive Director	Massachusetts Affordable Housing Alliance	169 Mass Ave	Boston	0211S	(617)536-1200
Frechette, Pamela	Assistant Director	Somerville Planning/Development	93 Highland Avenue	Somerville	02143	(617)625-6600
Gatrell, Steven	Director	Newton Housing Rehab Program	1000 Commonwealth Ave	Newton	021S9	(617)S22-7140
Gibbons, Rhonda	Housing Program Manager	Planning & Community Devel.	93 Highland Avenue	Somerville	02143	(617)665-6600
Goetze, Rolf	Independent Housing Planner		129 Leonard Street	Belmont	02178	(617)489-2739
Green, Allan	President	The Green Company	40 Glen Avenue	Newton	021S9	(617)969-0020
Gross, Joan	Executive Director	Arlington Housing Authority	4 Winslow Street	Arlington	02174	(617)646-3400
Gustaf, Toni	Director of Planning/Allocations	Metro West United Way	P.O. Box S68	Framingham	01701	(508)872-3291
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Kennedy, Katherine	Chairwoman	Natick Council on Aging	117 East Central St.	Natick	01760	(508)655-5334
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Kock, Thomas	Director	Quincy Council on Aging	1120 Hancock Street	Quincy	02170	(617)773-1380
Kriteman, Melody	Director	Danvers Housing Authority	14 Stone Street	Danvers	01923	(508)777-0955
Lanspery, Susan	Deputy Director, Senior Housing Support Serv.	Brandeis	415 South Street	Waltham	02254	(617)736-3876
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Malikoff, Laura	Homesharing Coord.	Woburn Council on Aging	4 Wade Place	Woburn	01801	(617)935-5329
Marcus, Michael	Associate Director	The Villers Foundation	2S West Street	Boston	02111	(617)338-6035
McDermott, Mary Jean	Executive Director	HESSCO Homecare/AAA	Carpenter Street	Foxboro	0203S	(508)543-2511
McDermott, Patricia	Research Director	Housing & Urban Planning Committee	The State House	Boston	02133	(617)722-2470
Medd, Donald	Executive Director	Bay Path Senior Services, P.O. Box 2625, Center Station	Framingham	01701	(508)620-0840	
Moltenbrey, Jeanne	Housing Specialist	Executive Office of Elder Affairs	38 Chauncy St.	Boston	02111	(617)727-0690

TABLE OF LIST OF INFORMANTS

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Nawn, Joanne	Services Director	Quincy Housing Authority	80 Clay Street	Quincy	02170	(617)847-4350
Norton, Mark	AAA Planner	Bay Path Senior Services, P.O. Box 2625, Center Station	Framingham	01701	(508)620-0840	
Oppenheim, Miriam	League of Women Voters Rep to Belmont Housing Authority	11 Garrison Road	Belmont	02178	(617)484-7660	
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Santos, Edward	Executive Director	Natick Housing Authority	4 Cottage Street	Natick	01760	(508)653-2971
Scagnelli, Diane	Elder Coordinator	Framingham Housing Authority	One John Brady Drive	Framingham	01701	(508)528-2220
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Seagle, James	Executive Director	Rogerson House	434 Jamaica Way	Boston (JP)	02130	(617)522-7230
Shapiro, Enid	Director, Social Service, Jewish Memorial		59 Townsend Street	Roxbury	02119	(617)442-8760
Sheilds, John	Architect/Developer	CityDesign	334 Boylston Street	Boston	02116	(617)536-1331
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Stern, Arlene	Director	Brookline Council on Aging	61 Park Street	Brookline	02146	(617)730-2111
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Stockard, Susan	Property Manager	Maloney Properties, Morville House	100 Norway Street	Boston	02115	(617)437-1902
Stowers, Henry	Housing Specialist	South Shore Elder Service/AAA	639 Granite St.	Braintree	02184	(617)848-3910
Strader, Jennifer	Congregate Coord.	West Suburban Elder Services	124 Watertown Street	Watertown	02174	(617)969-4100
Sullivan, Rita	Executive Director	Lexington Housing Authority	1 Countryside Village	Lexington	02173	(617)861-0900
Swanger, Steven	Tenant Services	Cambridge Housing Authority	270 Green Street	Cambridge	02139	(617)864-3020
Sweeney, Mary	Services Coordinator	Braintree Council on Aging	71 Cleveland Avenue	Braintree	02184	(617)848-1870
Taylor, Robert	Executive Director	Protestant Social Service Bureau	776 Hancock Street	Quincy	02170	(617)773-6203
Trietsch, David	Chairman, Housing Advisory Board to Brookline Selectman	333 Washington Street	Brookline	02146	(617)730-2200	
Vine, Linda	Executive Director	Lexington Council on Aging	1475 Massachusetts Ave	Lexington	02173	(617)861-0194
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Weiss, Janice	Gerontology Coord.	The Two-Ten Foundation	56 Main St.	Watertown	02172	(617)325-4500
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Wisenski, Donna	Executive Director	Belmont Housing Authority	59 Pearson Road	Belmont	02178	(617)484-7678
Zanditlan, Mildred	Assoc Area Director	Mass Mental Health	74 Fenwood Road	Boston	02115	(617)734-1300
Zani, Kristen	Developer and Rest Home Owner		9 Park Street	Danvers	01923	(508)774-3038
Zupancic, Ernest	Housing Consultant	to urban HUO projects	101 Highland Ave.	Newton	02160	(617)244-2673

ELDER HOUSING PLANNING SURVEY  
STRUCTURED INTERVIEW FOR HOUSING PLANNERS

**Part I - Background**

Name \_\_\_\_\_

Agency, Company \_\_\_\_\_ Telephone \_\_\_\_\_

Address \_\_\_\_\_ Town \_\_\_\_\_ Zip \_\_\_\_\_

Title or housing involvement \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Geographic area \_\_\_\_\_

Years involved with elder housing \_\_\_\_\_ Over 65? \_\_\_\_\_

**Part II - The needs**

1. What is your role in housing planning?

2. As of now, would you say there is more need for low/moderate income family housing, handicapped housing or elder housing in your community? (please rank)

3. In general, what has the housing market been like in your community in the last five years?

4. Has condominium conversion had a significant impact on the stability and availability of low/moderate rental housing?

5. What do you see as the major elder housing needs or issues in your community?

- a. Quantity of traditional elder housing. How much more is needed, how long are waiting lists?
- b. Congregate and other alternate housing types (accessory apts, ECHO housing, Boarding houses, etc.)
- c. Quantity of suitable market rate housing, including condos, appropriate apartments, CCRCs, etc.
- d. Evictions/homelessness
- e. Home repair, adaptation
- f. Other homeowner supports - homesharing, equity conversion, tax relief.
- g. Coordination with services
- h. Housing counseling & referral

Part III - Planning to meet the needs

1. Where your town has been able to move forward to meet the housing needs of its elders, what factors have facilitated this?

2. Do you think elders have been appropriately involved in the housing process?

3. Where needs remain unmet, what have been the obstacles to meeting them?

The following are some of the obstacles others have mentioned. Are any of them significant factors in your community?

- a. Lack of zonable land
- b. Not a priority for this town
- c. Lack of coordination among developers, housing professionals, and community groups.
- d. Lack of funding
- e. Not anybody's job
- f. Lack of information or technical assistance

Part IV - Planning

1. How important do you think planning is to the process of developing suitable elder housing options?

2. How well has planning been going in your community?

3. What are the factors that have encouraged/discouraged appropriate planning?

Here are some factors others have mentioned. Are these factors in your community?

a. Existence of agency or community group interested in elder housing and elder housing planning.

b. Knowledge/lack of knowledge or technical assistance for projecting future needs or for planning to meet them.

c. Money/staff assigned to elder housing planning.

e. Meeting present needs takes precedence over future.

f. Obstacles to developing housing (Part III) are so overwhelming that there is no sense in planning.

3. Have elders been appropriately involved in the planning process?

4. Have you read any material on elder housing planning that would be of interest to readers of this study?

5. Is there anything else about elder housing planning in your community that would be of interest to readers of this study?

## APPENDIX F: BIBLIOGRAPHY

This bibliography contains books and articles we found helpful in the preparation of this report, or that informants recommended as helpful to them. It is by no means intended to be a complete list of publications in the field of elder housing and elder housing planning. Literature published before 1980 was only included if it was felt to be unusually useful to the readers of this study.

Special thanks go to a number of study informants who, in response to the survey question "Have you read any material on elder housing planning that would be of interest to readers of this study?" showered us with information and shared their own well researched bibliographies. In particular we want to thank Sylvia Sherwood, Ellen Feingold, Jeanne Moltenbrey, Barbara Ryther, Margaret Dionne, and Susan Lanspery.

The bibliography is grouped by the following eleven topics:

Overview of Elder Housing & Discussions of Options  
Planning, Consumer Information, Elder Advocacy  
Demographic Information: Population & Housing Stock  
Congregate, Life Care, & Other Assisted Living Facilities  
Accessory Apartments, ECHO Housing, & Homesharing  
Home Repair & Maintenance  
Home Equity Conversion  
Development & Financing of Housing & Services  
Public Policy & Government

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## **APPENDIX G: INNOVATIVE ELDER HOUSING PROGRAMS IN GREATER BOSTON**

This section is intended to be useful to readers. Collected here are flyers, brochures, and descriptions of interesting recent programs in the Greater Boston area. Included are only those programs for which we were sent a flyer. Wherever possible a contact person has been included so that readers can obtain more information.

### State Programs

No Place Like Home: How to Adapt Homes for Independence and Security, EOEA, and Adaptive Environments Center, September, 1988  
Memorandum of Understanding, EOEA & EOCD, July, 1988  
Property Tax Exemptions, Secretary of State  
Elder CHOICE, MHFA, August, 1987

### Films and Videos

"Open House," ABCD  
"Part of the Solution," ESAC

### Conferences and Workshops

Accessory Apartments, Lexington Council on Aging, 1987  
Aging in Place, CHAPA, 1986  
Elder Housing Alternatives Workshop, CLN, 1987  
Housing Odyssey "2001," SSES, 1985  
Life Care: A Long Term Solution, Farnsworth, 1988  
There's No Place Like Home, WSES, March, 1987

### Agencies and Programs

Adaptive Environment Center  
CHISS, AARP & SSES  
Housing Resource Counseling, Boston Aging Concerns  
Mass Elder Equity Project  
Senior Programs, Protestant Social Service Bureau

# NO PLACE LIKE HOME

## HOW TO ADAPT HOMES FOR ELDERS' INDEPENDENCE AND SAFETY

Two conferences in September for the elder network  
sponsored by  
the Executive Office of Elder Affairs

Tuesday, 20 September 1988 at the Quincy Housing Authority  
Wednesday, 28 September 1988 at Holyoke Community College

### CONFERENCE AGENDA

#### PURPOSE

These conferences highlight the practical design solutions which make it possible for people with some functional limitations to remain in their own homes. Presentations with slides and video will illustrate cost effective adaptations that would enable people to "age in place".

These conferences address the needs of more than 27,000 Massachusetts people over 65 years-old who have some physical or sensory limitation compromising their independence at home. Common environmental barriers will be identified and their solutions, both modifications and/or specialized equipment, will be illustrated. These conferences will show how the physical environment can support individual needs rather than create physical problems.

The conferences have been planned for the consumers, advocates, and service providers in the elder network. The intended audience includes the Councils on Aging, the Area Agencies on Aging, the Home Care Corporations, the Visiting Nurses Associations, Community Development Corporations, Community Action Programs, municipal planners, anyone who is currently or potentially providing services to older people, and especially older people themselves.

8:45 — 9:15 Registration, coffee, tea.

9:15 — 9:30 Welcome. Robert Mollica, Assistant Secretary, Executive Office of Elder Affairs.

9:30 — 10:45 "What difference does the environment make for the independence and safety of older consumers?" Elaine Ostroff (September 20); Beverly Hynes-Grace, Director of Corporate Gerontological Development, The Hartford Insurance Group (September 28).

"How can I help elders make their homes more liveable? (And not look institutional!)" Elaine Ostroff.

10:45 — 11:00 Coffee break.

11:00 — 12:15 "What are the available services and funding to make these modifications?" Representatives of Home Repair, Massachusetts Elderly Equity, and other state and local programs will describe their programs and eligibility requirements.

12:15 — 12:45 "How can I help people work with contractors to get what they want?" Richard Duncan, Associate Director and Accessibility Coordinator, Adaptive Environments Center.

"Where can I find and buy those handy

products and all that useful equipment?" Farnsworth Gerontology Interns.

12:45 — 2:00 Lunch and keynote speaker "The Importance of the Home in Long term Care", Russell Hereford, Deputy Director, Supportive Services Program for Older Persons, National Program Office, Robin Wood Johnson Foundation, Policy Center on Aging, Heller School.

**Handouts:** Each participant will receive a work book for home modification that will include a copy of the American Association of Retired Persons' publication, *The Do-able Renewable Home*, and an AEC home assessment form.

**Registration:** The registration fee for the conference is \$10. This includes morning coffee, tea and muffin, coffee break, and lunch as well as the *Home Modifications Workbook*. Attendees must register in advance. If you have not registered by September 12, please call John Scott at the Adaptive Environments Center at (617) 739-0088, voice or TDD, before mailing your fee to assure yourself a seat in either the September 20 or September 28 conference.

**Housing Survey:** The Executive Office of Elder Affairs plans to develop a directory of all of the home repair and other housing service programs for older consumers. Answers to a few questions on the back of the attached registration form will help in collecting this information. Even if you do not plan to attend the conferences, we would appreciate your response.

MEMORANDUM OF UNDERSTANDING AND AGREEMENT

between

THE EXECUTIVE OFFICE OF ELDER AFFAIRS

and

MASSACHUSETTS HOUSING FINANCE AGENCY

This Memorandum of Understanding and Agreement is made and entered into on this 28th day of July, 1988, by and between the Executive Office of Elder Affairs (EOEA) and Massachusetts Housing Finance Agency (MHFA). (For the purposes of this Memorandum, EOEA and MHFA shall be referred to jointly as 'the agencies'.)

I. Findings:

- A. Section 4 of Chapter 19A, M.G.L.A., established EOEA as the principal agency of the commonwealth for the elderly.
- B. Sections 2 and 3 of Chapter 23A Appendix, M.G.L.A., established MHFA to address the shortage of decent, safe and sanitary housing in the commonwealth available at low rentals which elderly persons and others can afford.
- C. Both MHFA and EOEA recognize the need to coordinate efforts in order to meet the critical housing needs of elders, to insure that the housing creates an appropriate physical environment for elders and to insure that the appropriate services are available to residents.

II. Objectives:

- A. To create mechanisms to enable EOEA and MHFA to work together in areas where their public purposes coincide;
- B. To facilitate the coordination of resources of each agency, thereby maximizing the benefits to the elderly;
- C. To establish regular communication between the two agencies.

III. Joint Activities:

- A. MHFA agrees to request, and EOEA agrees to provide, input into programs developed at MHFA which could be of benefit to the elderly, including but not limited to EOEA representation on the Home Improvement Loan Program task force;

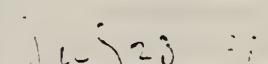
- B. MHFA agrees to facilitate access of local and regional service providers to MHFA financed housing;
- C. EOEA and MHFA agree to jointly fund and carry out training sessions for MHFA property managers and EOEA funded service agency representatives to address aging in place of residents in existing MHFA housing;
- D. EOEA and MHFA each agrees to provide support and assistance to each other, as appropriate, in obtaining government or private funding for programs addressing the service needs of elderly residents of subsidized housing;
- E. EOEA and MHFA each agrees to provide technical assistance to staff of the other agency as requested;
- F. EOEA and MHFA agree to work together to develop methods by which services can be incorporated into newly constructed or rehabilitated housing financed by MHFA under the Elder CHOICE program;
- G. EOEA and MHFA each agrees to share such information, data and research as may be helpful to the other, and to make available to the general public any joint publications or studies which may result from these cooperative efforts;
- H. EOEA and MHFA agree to assign staff to meet on a regular basis to discuss mutual policies, program plans and problems;

Both agencies agree to have representatives meet on a regular basis to evaluate the progress made under this agreement.

  
\_\_\_\_\_  
Paul J. Lanzikos, Secretary  
Executive Office of Elder Affairs

  
\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Marvin M. Siflinger, Executive Director  
Massachusetts Housing Finance Agency

  
\_\_\_\_\_  
Date

# PROPERTY TAX EXEMPTIONS

## SECTION ONE: For Older Citizens

### For Older Citizens, Surviving Spouses and Minors

If you are an older citizen, surviving spouse (husband or wife) or minor whose parent is deceased you may be more vulnerable than most citizens to high property taxes.

Fortunately, there have been programs to help you meet your tax obligations. These programs, which provide either property tax exemptions or a deferral of taxes, are set forth in different clauses of Section 5 of Chapter 59 of the General Laws of Massachusetts. Those specifically designed for you have been known as Clause 17, Clause 41 and Clause 41A (the tax deferral clause). However, with the recent revaluation of property at full and fair cash value, you might have found that you could no longer meet the eligibility requirements for these property tax exemptions. Aware that this situation had arisen, the legislature has enacted statutes which create alternative exemptions to the Clause 17 and Clause 41 exemptions. These clauses, Clause 17C or Clause 17D and Clause 41B or Clause 41C, are available to those whose cities and towns have accepted them.

Acceptance by a city or town means approval by the town meeting in a town, the city council subject to the provisions of the city charter in a city and the town council if a municipality having such form of government. Once a community accepts Clause 41C and/or Clause 17D, Clause 41B or Clause 41 and/or Clause 17C or Clause 17 become inapplicable.

This brochure describes the recent and new exemptions Clause 41B, Clause 41C, Clause 17C, Clause 17D and the one deferral available to the elderly, Clause 41A, for which there has been no change. Eligibility requirements are presented in the chart. Benefits and the application process are described in the sections that follow.

In addition, aspects of Clause 41 and Clause 17 are briefly reviewed (see section Clause 41 and Clause 17 below).

For more information on all exemptions and deferrals clauses, please contact your local assessor.

Described below are programs designed specifically for older citizens. Tax exemptions under Clause 41C, Clause 41B, Clause 41, Clause 17D, Clause 17C, Clause 17 and a tax deferral under Clause 41A.

### Clause 41B, Clause 41C

In general you should select the exemption most advantageous to you and which has been accepted by your municipality. If you qualify, your assessor will grant you either a tax exemption of \$4,000 on the property valuation or a deduction of \$5,000 from your tax bill, whichever results in the greater benefit to you. The eligibility requirements are broadened under Clause 41C. (See chart for eligibility requirement)

### Clause 17C, Clause 17D

If you do not qualify for 41B or Clause 41C exemption, you may be eligible for a Clause 17C or a Clause 17D exemption, depending upon whether one of these has been accepted by your municipality. These clauses would provide you with an exemption of \$2,000 on the property valuation or the sum of \$175, whichever results in the greater benefit to you. The eligibility requirements are broadened under Clause 17D. (See chart for eligibility requirements.)

### Clause 41, Clause 17

For those whose cities and towns have not accepted Clause 41C or Clause 17D, or Clause 41B or Clause 17C, Clause 41 and Clause 17 are still in effect. Their eligibility requirements are as follows:

### Clause 41

Applicant must have passed his/her 70th birthday prior to July 1 or if property is owned jointly with spouse, either spouse must have passed 70th birthday prior to

July 1 Applicant must have owned and occupied the property as principal residence on July 1

For calendar year preceding year in which application is made, gross receipts must be less than \$6,000 for a single person or less than \$7,000 for a married couple, after deducting the minimum annual social security payment.

Real estate and personal property the "whole estate" may not exceed one of two options. Option 1 allows a whole estate of \$17,000 for a single person or \$20,000 for a married couple, excluding assessed value of domicile as of July 1 in year of application. Option 2 allows a whole estate of \$40,000 for a single person or \$45,000 for a married couple, including the assessed value of the domicile. If there is joint ownership with a person not a spouse, the whole estate, real and personal, of each joint tenant or tenant in common must be less than \$12,000 for a single person or not exceed \$15,000 if married, including the assessed value of the domicile. The exemption is the sum of \$500 or \$4,000 on the property valuation, whichever results in the greater benefit to you.

### Clause 17

Requirements for age, ownership and occupancy for Clause 17 are the same as those for Clause 17C, which are described in the chart. The total value of real estate and personal property must not exceed \$20,000 minus any unpaid mortgage balance. There are no gross receipt limitations.

The exemption is the sum of \$175 or \$2,000 on the property valuation, whichever results in the greater benefit to you.

**Clause 41A**  
If you are unable to qualify for an exemption under any of the clauses described above, or if these exemptions do not help you enough in paying your real estate taxes, you might consider applying for a tax deferral under Clause 41A. A deferral permits you to delay payment on property taxes. As opposed to an exemption, these unpaid taxes eventually must be paid.  
If you qualify for a Clause 41A tax deferral (eligibility requirements are outlined in the chart) you enter into an agreement with your local assessor to defer payment of all or part of your taxes plus 8 percent interest up to 50 percent of your interest in the property valuation. Taxes in every year may be deferred until you reach a point where the unpaid taxes plus interest due are equal to 50 percent of your interest in the full and fair cash value of the property. When that point is reached, although you may no longer defer payment on current and future taxes, the unpaid taxes and interest to date together with interest which will continue to accrue on the unpaid taxes may remain unpaid until the property is sold or until your death. Upon your death the deferral may be continued by your surviving spouse, if he/she qualifies, or the taxes may be paid by your heirs or your estate. You can, of course, repay total deferred taxes at any time before then. If the property is sold prior to your death, the taxes must be paid in order to release the lien that was placed on the property while there were unpaid deferred taxes.

# INFORMATION

MASSACHUSETTS HOUSING FINANCE AGENCY



50 MILK STREET, BOSTON, MA 02109 • (617) 451-3480

## MHFA ELDERLY HOUSING PROGRAM -- "Elder CHOICE"

### Description

MHFA has a long history of financing rental housing for the elderly, including housing with special services and facilities designed to enhance the quality of life of elder tenants. Given the rate of growth of the elderly population in Massachusetts, and the need for a range of housing options for elders, the Agency is now encouraging the development of housing which takes a more comprehensive approach to the link between housing and services, and which takes into account the special needs of frail elders. By providing congregate or lifecare housing through the soon-to-be-announced Elder CHOICE program, MHFA intends to further enhance the quality of life for elders as well as provide supportive environments which can prevent or delay the need for elders to move to nursing homes.

Both congregate and lifecare housing differ from conventional rental housing in that they provide an environment that includes not only shelter, but assistance with daily living. This assistance can take the form of meal preparation, housekeeping, and social services.

Lifecare facilities offer residents the additional assurance of access to some form of health care facility, if that becomes necessary. The health care facility may either be separate from or an integral part of the residential facility, but in any case MHFA will only provide financing for the residential facility.

In order to make these developments an affordable option for low and moderate income elders, MHFA is actively pursuing additional sources of funds which can be used in conjunction with its mortgage to subsidize both the rental and service costs. The Agency will be requesting proposals from developers as soon as these sources of funds become available.

### Eligible Proposals

1. Except where otherwise noted, congregate or lifecare developments will comply with the policies and procedures of MHFA, as described in the Multifamily Policy and Operating Procedures Handbook adopted August 12, 1986 (including any subsequent revisions).

2. At least 25% of the units in a development must be made available to low income residents. Low income residents will pay no more than 25% of their income for rent, or a higher applicable percentage if they are participating in a state or federal rental assistance program. In determining this affordability guideline, 'rent' will refer only to shelter costs, including utilities. Total monthly charges which include services such as meals and housekeeping as well as shelter may exceed 25% of income. Proposals should break down total monthly charges into shelter ('rent') and non-shelter ('service') costs. Staff will determine feasibility of both shelter and non-shelter costs.
3. While this type of housing may include more shared space (such as dining rooms) than conventional rental housing, each individual dwelling unit is required to have its own bath and kitchen facilities. This housing should at least meet minimum standards for rentable conventional housing.
4. It is anticipated that MHFA will finance these developments with taxable bond proceeds. If, however, tax-exempt bond proceeds are used, developments must conform to definitions of residential rental housing contained in the Internal Revenue Code sections governing use of tax-exempt bond proceeds.
5. The architect must provide evidence of design input by the management company and by the service provider(s). While all MHFA housing is designed to be barrier free, this housing should go beyond removing negative design aspects and should incorporate those design aspects which contribute positively to daily life for frail elders, and facilitate service delivery.
6. The developer will conduct a market study to determine local need for the proposed housing. The study should include:
  - rents and charges for comparable housing;
  - local demographics showing target age group;
  - evidence of local interest in and acceptance of this type of housing;
  - income studies showing affordability of monthly charges;



- in the case of lifecare housing requiring entrance fees, evidence that local housing market will enable prospective residents to realize sufficient equity from sale of a house.
- 7. Because of the lengthy rent-up time required by this type of housing, additional security may be required of the developer until occupancy is achieved. Pre-marketing may also be required.
- 8. If entrance fees are included as a source of income for the project, the developer must have a plan covering refunding of fees and projected uses of non-refundable portion.
- 9. In addition to other threshold requirements, the development team must include expertise in delivery and coordination of services such as those being proposed for this development.
- 10. The management company should prepare a resident selection plan, including but not limited to:
  - the proposed percentage of frail residents;
  - methods for determining suitability for congregate living;
  - methods for assessing service needs; and
  - procedures for referral of residents once the congregate housing no longer serves their needs.
- 11. Regardless of whether services are to be provided by on-site staff, the management company should demonstrate an awareness of community-based services available to low-income elders, and a willingness to facilitate continued service delivery to incoming residents who are already clients of local service providers.
- 12. The development team will need to provide evidence of satisfactory experience with the development, design, and management of similar housing.

5/23/86  
[Rev. 11/6/86]  
[Rev. 8/25/87]

# SHARED



# LIVING

Designed By: Andrea Gross

You are cordially invited to the Northeast premiere showing of "OPEN HOUSE". A film on shared living for older people Maggie Kuhn of the Gray Panthers will be present to help us to celebrate and to consider how this film can be useful in our communities This film helps its viewers to explore the crucial issues of shared living for themselves: a planning tool for your community **BOSTON PUBLIC LIBRARY**, Rabb Lecture Hall, 3-5 PM, Tuesday, **DECEMBER 1, 1987** Film showing followed by buffet Co-sponsored by: Boston Commission on Affairs of the Elderly, Massachusetts Executive Office of Elder Affairs, Administration on Aging, Region I Limited seating **RSVP** by November 20th to Jacqui or Ginny 357-6000 Ext. 274



**Ecumenical Social Action Committee, Inc.**

20 South Street

Jamaica Plain, Massachusetts 02130

Telephone (617) 524-4820

Robert F. Wooler

*Executive Director*

**YOUNG AND OLD SOLVE HOUSING PROBLEMS TOGETHER**

**NEW VIDEO TAPE AVAILABLE**

"Part of the Solution" is exciting and innovative video production which documents how community organizations in Eastern Massachusetts have brought young homeseekers and elderly homeowners together in a variety of ways to creatively solve housing problems. Produced by the Ecumenical Social Action Committee, a multi-service agency based in Jamaica Plain, the 35-minute tape shows examples of the creative use of existing housing through homesharing, tenant matching, sale-leaseback arrangements, and accessory apartments.

"Part of the Solution" shows many things that the young and the old in our communities have to offer each other. The effective and efficient use of housing, the provision of needed services, and the prevention of displacement are all important benefits of these promising housing practices. Funded by a Massachusetts Housing Partnership Challenge Grant, the purpose of the tape is to stimulate discussion on the policy issues which lie behind these housing innovations.

For information about rental or purchase of the tape, contact VIDEOTAPE, The Ecumenical Social Action Committee, 3134 Washington Street, Post Office Box 4, Jamaica Plain, MA 02130, (617) 524-2555.



## **SEMINAR AGENDA\***

Morning:

- Introduction to Accessory Apartments
- Panel of Homeowners with Apartments
- How the Partnership Works—P.H. Hare

Afternoon:

- Response to morning presentation
  - zoning official
  - remodeler
  - real estate agent
  - lender
  - aging expert
  - moderator—P.H. Hare
- Discussion of further actions

\*Subject to modification.

For further details contact local sponsor or:  
Patrick H. Hare Planning & Design  
1246 Monroe St., NE  
Washington, DC 20017  
(202) 269-9334.

The development of the seminar is funded  
by the

**US Administration on Aging**

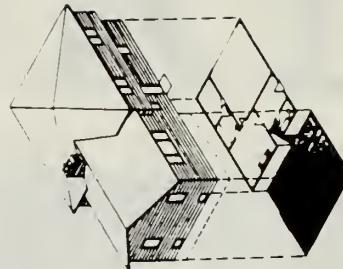
under grant number 90AM0183.

It is produced by

**Patrick H. Hare Planning and Design.**

The firm has a national reputation for its work in this area. Mr. Hare has written a consumer book, *Creating an Accessory Apartment* (with Jolene Ostler, McGraw-Hill 1986), and numerous articles and studies on accessory apartments. He has served as a consultant on accessory apartments for the American Association of Retired Persons, the Department of Housing and Urban Development, and many universities, private agencies, and local governments.

Conference hosted by  
Lexington Council on Aging  
For more information contact  
Linda Vine, 861-0194



# **SEMINAR** ON PARTNERSHIPS TO INSTALL **ACCESSORY APARTMENTS**

Why passing an ORDINANCE ISN'T ENOUGH  
What's in the seminar for REAL ESTATE AGENTS  
and REMODELERS and LENDERS  
What's in the seminar for REMODELERS and LENDERS

## Conference Schedule

<p><b>8:30 AM</b> Registration Coffie and Danish</p> <p><b>9:15 AM</b> Welcome Ellen Frengold, Contractor, Moderate</p> <p><b>Co-Keynote Address:</b> The Hon. Barney Frank</p> <p><b>Panel Presentation:</b></p> <p><i>The Challenge of Maintaining Independent Living</i></p> <p>Moderator: Robert Pyne, FOC)</p> <ul style="list-style-type: none"> <li>• The Service Manager's Point of View Lauren Maher</li> <li>• The Housing Manager's Point of View Art Kimber</li> <li>• The Public Housing Tenant's Point of View - Helen Fisher</li> <li>• The Private Tenant's Point of View Evelyn Randall</li> </ul> <p><b>10:45 AM</b> Break</p> <p><b>11:00 AM</b> Panel Presentation: <i>Resources and Emerging Solutions</i></p> <p>Schul A. Chen, Intercity Community Health Services</p> <p>Joseph Lydon, Mass. Association of Community Health Agencies</p> <p>Dan Wienschel, Capbridge Housing Authority</p> <p>Laura Monroe, Greater Boston Legal Services</p> <p>Bill Hollshouser, CHIA</p> <p>Discussion among panel members</p> <p>Questions and answers from the audience</p> <p><b>12:30 PM</b> Lunch Address: by Arthur Flemming former Secretary of HHS</p> <p><b>1:00 PM</b> Workshops I</p> <p><b>Workshop 1</b> <i>Emerging Models For Integrating Services in Public Housing</i></p>	<p>John McCaulley, Belmont Housing Authority</p> <p>Sherry Edmonds, FOA</p> <p>Catherine Walsh, Peabody Council on Aging</p> <p>Jayne Lajpa, Susan Burns, Visiting Nurse &amp; Community Health</p> <p><b>Workshop 2</b> <i>Things Managers Can Do Immediately Without Special Funding</i></p> <p>Jim Stockard, Stockard and Ingels</p> <p>Susan Stockard, Maloney Properties</p> <p>Donna Bresca, Bonus Bressia</p> <p><b>Workshop 3</b> <i>Dealing with Alcoholism and Substance Abuse</i></p> <p>Andrea Pollinger, Corcoran Management</p> <p>Tony Faherty, MHA</p> <p>Chris Sieber, Cambridge Department of Human Service Programs</p> <p>Ronnie Springer, Andrew House</p> <p><b>Workshop 4</b> <i>Tenant's Rights in Massachusetts</i></p> <p>Laura Monroe, CHIA's</p> <p>Gloria Winter, tenant</p> <p><b>Workshop 5</b> <i>Tenant Involvement in Service Planning and Delivery</i></p> <p>Sheila Ardery, BHIA</p> <p>John Boyd, Boston Corporation</p> <p>Susan French Fenner, B.</p> <p>Retired Aging Citizens</p> <p><b>Workshop 6</b> <i>Varieties of Congregate Housing</i></p> <p>Dorothy Altman, FOCD</p> <p>Ann Anderson, Cignard Housing Authority</p> <p>Polly Welch, Welch &amp; Tops</p> <p>Ivan Deladow, Fawsworth House</p> <p><b>3:15 PM</b> Workshops II</p> <p><b>Same Schedule as Workshops I</b></p> <p><b>4:30 PM</b> Cash Bar</p> <p>Time to visit and talk with others</p>
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**AGING IN PLACE**  
**Maintaining Independence**

A Conference for Elder Service  
Planners, Providers and Administrators  
and for  
Managers, Administrators, and Services Staff in  
Public and Subsidized Elder Housing

Thursday, January 23, 1986  
8:30 AM - 4:30 PM  
The Park Plaza Hotel  
50 Park Plaza  
Boston, Massachusetts

presented by  
Citizens Housing and Planning Association  
7 Marshall Street  
Boston, Massachusetts 02108

## Purpose of the Conference

An elder person's ability to live independently may be threatened by a health or housing crisis or by inability to cope with all the demands of daily life. Too often, services are not applied to the situation, and the result is premature institutionalization - an outcome which may rob the person of years of independent living, and which is an inefficient use of scarce resources.

This problem exists throughout the community, and many service and housing groups are attempting to bring their resources to bear on it in a coordinated manner. In public, subsidized, and private elder housing especially, the presence of numbers of elder residents creates a unique opportunity. Housing administrators and managers and service delivery agencies are developing cooperative programs to identify needs and to meet them in ways which preserve the option of independent living, as appropriate.

This conference will examine problems and resources available to all renters, with particular attention to innovative ways of serving residents of elder housing developments.

## Registration Information

### Registration Fee

\$35 includes materials, lunch and refreshments  
Reduced fees for students and senior citizens  
upon request.

### Registration Process

Separate registration forms must be filled out  
for each person and mailed with the registration  
fee to: CHPA  
7 Marshall Street  
Boston, MA 02108  
Please register for workshops as well as for the  
conference as a whole. Space will be limited, and  
workshop time will be allocated on a first come,  
first served basis.  
In case of snow emergency, conference will be  
rescheduled. Listen to radio stations WBZ or  
WJFH for cancellation announcement.

**COOPERATIVE LIVING OF NEWTON, INC.  
PRESENTS  
ELDER HOUSING ALTERNATIVE WORKSHOPS**

**HELP PLAN FOR  
YOUR HOUSING FUTURE  
IN NEWTON**

**EXHIBITS • SPEAKERS • REFRESHMENTS**

Newton residents age 55 and older or those caring for someone over the age of 55 are cordially invited to attend one of a series of ELDER HOUSING ALTERNATIVE WORKSHOPS to be held during the month of October at various neighborhood locations.

- Are you being faced with rising housing costs such as taxes, maintenance, repairs, and energy and don't know where to turn for assistance?
- Are you living alone in a large older home and would like to find some companionship and assistance in meeting your expenses?
- Are you looking for a retirement community where you can live with other mature adults with similar interests and lifestyles but don't want to move out of Newton?
- Are you looking for a housing environment where you can also obtain support services when needed?

Join your neighbors at one of the following workshops where you will be able to -

- Hear about various housing options such as congregate housing, home equity conversion, continuing care retirement communities, accessory apartments, subsidized housing, home repairs, and home adaptations and learn about their availability in Newton.
- Participate in small group discussions focusing around what options you would like to see for yourself, your neighborhood, and Newton as a whole.
- Discover how to work to create more housing alternatives for yourself and other older people in Newton.

<u>DATE</u>	<u>TIME</u>	<u>LOCATION</u>
Tuesday, October 6	12:30 PM	Newton Highlands Congregational Church, 54 Lincoln St.
Wednesday, October 14	9:30 AM	Waban Library, 1608 Beacon St.
Thursday, October 15	9:30 AM	United Parish of Auburndale, 64 Hancock St.
Tuesday, October 20	9:30 AM	Newton Community Service Center, 492 Waltham St.
Thursday, October 22	12:30 PM	Newton Corner Drop-in Center, 191 Pearl St.
Tuesday, October 27	9:30 AM	Casselman House, 195 Sumner St.
Wednesday, October 28	9:30 AM	Hawthorne Park Gymnasium, Hawthorne St.
Thursday, October 29	7:30 PM	Room 209, Newton City Hall, 1000 Commonwealth Ave.

Transportation for the daytime workshops can be obtained by calling Center Transportation at 969-1418 two days in advance. A \$1.00 donation is suggested. For the evening workshop call 527-6576 for transportation. More information can also be obtained by calling 527-6576. These workshops are made possible by funding received from the City of Newton Community Development Block Grant program, local banks, local churches and temples, and private foundations.

CONFERENCE ON HOUSING  
NEEDS & OPTIONS FOR  
OLDER CITIZENS

"Where Will We Be By 2001?"

Tuesday, June 18, 1985  
8:30-3:00 p.m.

Aquinas Junior College  
303 Adams Street  
Milton, Massachusetts

PROGRAM OUTLINE  
PROGRAM OUTLINE & COFFEE

8:30    REGISTRATION & COFFEE  
9:00    WELCOME

Warren Dahlin, Director  
South Shore Elder Services

9:15    "TODAY'S NEEDS —  
TOMORROW'S RESOURCES"  
Franklin Ollivierre  
Regional Director  
Administration on Aging

9:30    PANEL PRESENTATION  
12:00 LUNCH & ADDRESS

"RESOURCE NETWORK — AN  
EXPANDED PARTNERSHIP"  
Dr. Richard Rowland  
Secretary  
Executive Office of Elder Affairs

1:00 WORKSHOPS  
3:00 CONCLUDING REMARKS  
(Coffee & Dessert)

HOUSING ISSUES & INNOVATIONS FOR OLDER ADULTS:  
OUR INTERDEPENDENT ROLES & RESPONSIBILITIES

PANEL PRESENTATION

9:30-12:00

Moderator: Sharron Nohr  
South Shore Elder Services

• HOME EQUITY CONVERSION OPTIONS

Sherry Edmonds, Policy Specialist  
Executive Office of Elder Affairs  
303 Adams Street  
Milton, Massachusetts

PROGRAM OUTLINE & COFFEE

9:00 WELCOME

• CONGREGATE HOUSING: A SHARED LIVING CONCEPT

Polly Welch  
AIA, Consultant  
Sherry Edmonds, SSEES, Housing Planner  
Jean Moltenbrey, Congregate Housing Specialist,  
EOEA

• CONTINUUM OF CARE/LIFE CARE INDUSTRIES

George S. Moran  
Robert Chellis, MPH, President  
ElderCare Services, Inc.  
National Life Care Corporation

• RETIREMENT COMMUNITIES

Anne Gardner, Associate  
Health Care Management Associates Inc.

CONFERENCE ON HOUSING  
NEEDS & OPTIONS FOR  
OLDER CITIZENS

1:00 WORKSHOPS  
3:00 CONCLUDING REMARKS  
(Coffee & Dessert)

ARCHITECTURAL PLANNING & DESIGN: A HUMANIST APPROACH

Andrea Pollinger,  
Concoran Management Company  
Russell Tanner, Housing Specialist  
Greater Boston Comm Dev, Inc.

CONFERENCE ON HOUSING  
NEEDS & OPTIONS FOR  
OLDER CITIZENS

HOUSING ODYSSEY  
"2001"  
A JOURNEY INTO THE FUTURE



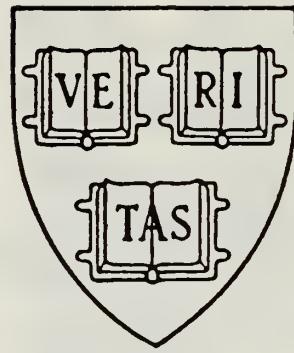
WORKSHOPS  
1:00-3:00

TUESDAY, JUNE 18  
Aquinas Junior College  
Milton, Massachusetts

SOUTH SHORE ELDER SERVICES  
AREA AGENCY ON AGING

CONFERENCE ON HOUSING  
NEEDS & OPTIONS FOR  
OLDER CITIZENS

1:00 WORKSHOPS  
3:00 CONCLUDING REMARKS  
(Coffee & Dessert)



Harvard University  
and  
State Street Bank and Trust Company, Trustee  
present

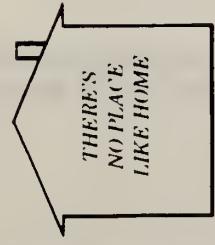
The Farnsworth Trust  
Symposium  
on

**LIFE CARE**

**A Long Term Solution?**

**March 7th & 8th, 1988**

**Hyatt Regency Hotel  
Cambridge, Massachusetts  
USA**



### Conference Schedule

		<b>Registration Information</b>
		<p><b>Workshop I: ISSUES IN ELDERLY HOUSING: AGING IN PLACE</b></p> <p>Moderator: Carol Oram, Director of Client Services, WSES</p> <p>Panelists: Brian Cloonan, Executive Director, Watertown Housing Authority James Seagle, Executive Director, Farnsworth Housing Corporation William Holshouser, Consultant, Citizen Housing &amp; Planning Assoc. Susan Lansberry, Research Coordinator, Farnsworth Housing Corporation</p> <p><b>Workshop II: HOUSING POLICY: IMPACT OF CURRENT LEGISLATION</b></p> <p>Moderator: Athene Stern, Director, Brookline Council on Aging</p> <p>Panelists: Rep. John McDonough, Massachusetts Legislature Lou Finfer, Executive Director, Massachusetts Affordable Housing Alliance Mary Hanlon, Field Organizer, Mass. Senior Action Council</p> <p><b>Workshop III: HOUSING PLANNING &amp; DESIGN</b></p> <p>Moderator: Marilyn Oettinger, WSES Board of Directors</p>
		<p>Registration Fee: \$5.00 includes lunch; Elders (age 60+) Free</p> <p>Separate registration forms must be filled out for each person and mailed with the registration fee to: <b>West Suburban Elder Services, Inc.</b> 124 Watertown Street Watertown, MA 02172</p> <p>You must pre-register for workshops. Space will be limited and workshop time will be allocated on a first-come, first-served basis.</p>
		<p>11:30 a.m.      <b>Concurrent Workshops</b></p>
		<p><b>Workshop I: ISSUES IN ELDERLY HOUSING: AGING IN PLACE</b></p> <p><b>Welcome</b> Nancy J. Dale, Executive Director, West Suburban Elder Services</p> <p><b>Opening Plenary Session</b> <b>HOUSING OPTIONS AND FINANCING</b></p> <p>Moderator: Fred Alexander, President, WSES Board of Directors</p> <p><b>The Francis Cabot Lowell Mill Housing</b> 190 Moody Street Waltham, MA</p> <p><b>Sponsored by:</b></p> <p><b>WEST SUBURBAN ELDER SERVICES, INC.</b></p> <p><b>Home Care Program and Area Agency on Aging</b></p>
		<p><b>Conference Registration</b></p> <p>Name _____ Organization _____ Address _____ City _____ State _____ Phone _____ Zip _____</p> <p><b>Workshop Selection</b></p> <p>1st choice _____ 2nd choice _____ 3rd choice _____</p> <p><b>Buffet Luncheon</b></p>
		<p>9:00 a.m.      <b>Registration</b> Coffee &amp; Danish</p> <p><b>Elderly Housing: Issues in Policy, Planning and Service Delivery</b> 9:15 a.m. - 2:00 p.m.</p> <p>Thursday, March 26, 1987</p> <p>9:00 a.m. - 2:00 p.m.</p>
		<p>1:00 p.m.</p>



**Massachusetts College of Art—621 Huntington Ave. & Evans Way—Boston, Massachusetts 02115-5801**  
*Design and construction of settings that meet each person's needs.*      (617) 739-0088 Voice or TTY

## INTRODUCTION AND BACKGROUND

The Adaptive Environments Center (AEC), a non-profit organization, was founded in 1978 to address the problems of isolation and accessibility which confront disabled and elderly people. Its mission is to create environments which are accessible to all people. More than 20,000 people across Massachusetts have benefitted from AEC's work. Recently, more than 80 families with disabled children have had their homes made accessible. Faneuil Hall, the historic Cradle of Liberty, is now fully accessible. Dozens of schools, churches, libraries, town halls and other public buildings statewide have been adapted to welcome the full participation of citizens with disabilities.

Historically, most of the AEC's clients have been public or private non-profit agencies. However, a growing number of businesses have discovered that accessibility is not only a legal issue. Equal access attracts and retains a larger, more varied clientele, and a broader, more competent workforce.

The AEC's mission is accomplished through two major programs: the Homes Initiative and Access Unlimited. The goal of the Homes Initiative is to develop a comprehensive system of adaptive housing to meet the needs of 53,000 Massachusetts households, documented in 1984 by a statewide research project. The 1987-88 program has been developed in close collaboration with consumer organizations, state agencies and foundations. It includes training for consumers, advocates and agency staff who work with people over 65 years of age, access audits in homes, as well as design and construction in homes for families of children with disabilities. In addition, the AEC is planning for an expanded low interest home improvement loan program and training of interns who are themselves over 65, to become workshop leaders in adaptive housing for their peers. These services are supported by the Massachusetts Department of Public Health, Executive Office of Elder Affairs, the Massachusetts Housing Partnership, and the Farnsworth Trust, and individual fees and contributions.

The Access Unlimited goal is to eliminate community barriers which compromise access for people who have mobility or sensory limitations and who are denied full opportunity for employment, education, recreation, and cultural life. The AEC provides Access Audits, Plan Review, and Design Guidelines. It trains consumers, teachers, facilities managers, architects, and developers.

Current contracts include work with the Division of Capitol Planning and Operations, as their "House Doctor" for access and also to create Design for Access. Guidelines for making State and County buildings accessible and with the Boston Redevelopment Authority to develop guidelines for the urban design review staff. The AEC is currently involved with solving access problems in major transportation facilities, including Logan Airport, South Station, and MBTA access projects on the green and blue lines.

Access Unlimited is supported by fees, foundation, corporate, and individual contributions. The AEC also receives support from the Massachusetts Council on the Arts and Humanities.

Revised 11.8.88

## Introducing . . .

# CHISS

## AARP's CHISS Program

If you're an elderly renter or homeowner and you're looking for information about ways to maintain or improve your housing situation, you may be confused by the array of services available in your state, county, and community. These services, even at the local level, are often scattered among various private and public agencies.

CHISS can help you find the housing services in your area, and provide information to help you evaluate them *before* you decide which options will best serve your needs. AARP believes that this unbiased, "arm's length" information is a good safeguard for your housing future.

### Consumer Housing Information Service for Seniors

A consumer housing information program of the

American Association of Retired Persons,

Consumer Affairs Section, Program Department

South Shore Elder Services, Inc.  
639 Granite Street  
Blaine, MA 02184  
617-848 3910



## Housing Publications from AARP

One or more of the housing options below may be available in your area.

**Accessory Apartment**—a self-contained living unit within a single family home.

**Home Weatherization**—a program designed to help improve the energy efficiency of homes.

**Home Equity Conversion**—a financial arrangement that allows older homeowners to tap the equity in their homes to increase their monthly cash resources while remaining in their homes.

**Home Adaptations**—changes that improve a home's livability.

**Home Repair and Maintenance**—programs that help older persons and others maintain their homes or property.

**Home Health Care**—regular home visits by a nurse, home health aide, therapist, or nutritional hot meals served at fixed locations and meals delivered to the home.

**Telephone Reassurance/Friendly Visiting**—volunteer programs that provide calls or visitors on a regular basis to older persons who are confined to their homes.

## Housing Arrangements

A variety of housing situations may also be available in your area.

**ECHO Housing**—Elder Cottage Housing Opportunity—a small, self-contained cottage placed at the side or rear of a single family home.

**Congregate Housing**—multifamily housing with independent apartments and a centralized dining area where meals are served.

**Shared Housing**—a common living space with separate sleeping quarters occupied by two or more unrelated persons.

**Retirement Communities**—self-contained complexes for older persons that provide at least minimal services for residents.

The publications below are available free-of-charge from AARP.

*Housing Options for Older Americans* (stock #D12063)

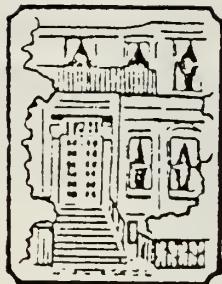
*Your Home, Your Choice: A Workbook for Older People and Their Families* (stock #D12143)

*At Home with Energy* (Stock #D722)

*Do Able Renewable Home Making Your Home Fit Your Needs* (Stock #D12470)

*A Home Away from Home: Consumer Information on Board and Care Homes* (Stock #D12446)

To order, please send a post card and request by name. Send your request to AARP Fulfillment, 1909 K Street, N.W., Washington, D.C. 20009.



# Housing Resource Counselling

Housing Resource Counselling/Information and Referral (HRC) is a service of Boston Aging Concerns, Young and Old United, Inc. HRC is the organization's response to the growing need of older low and moderate income people in the Boston area for help in finding affordable, decent housing.

HRC provides basic information on housing options, refers individuals to appropriate housing, and assists them in applying for housing that meets their needs.

Since Boston Aging Concerns was founded in 1973, promoting housing options for older people has been an organizational priority. The critical lack of quality housing--compounded by condominium conversions and luxury apartment development, rising rents, and a sharp decline in single-room housing--has made it increasingly difficult for older people to find livable, affordable housing.

HRC provides in-depth counselling, information and referral on housing options in the greater Boston area, with particular emphasis on non-traditional housing alternatives.

## OPTIONS IN HOUSING

HRC maintains comprehensive files on public and subsidized housing, lodging and rooming houses, congregate and shared housing, emergency shelters, transitional housing, rental subsidy programs, Level IV housing (rest homes/assisted housing), tenant's rights and resources, and handicapped-accessible housing.

## HOUSING COUNSELLING

Persons seeking guidance in determining their housing needs, assessing their resources, and selecting the most appropriate housing will be assisted by Boston Aging Concerns Housing Resource Coordinator. Assistance is available in applying for specific housing programs. Individuals needing additional professional help are referred to the appropriate service or agency.

## HOUSING AIDES

Trained volunteers are available to support and assist older individuals who need help in following up on a housing referral, filling out applications, arranging transportation, preparing for an interview, or with other housing-related matters.

HRC is available to older low and moderate income people without regard to race, religion, sex, income, age or national origin.

For information on Housing Resource Counselling, please contact:

BOSTON AGING CONCERN  
YOUNG & OLD UNITED, INC.  
67 Newbury Street  
Boston, MA. 02116  
266-2257  
Monday-Friday, 9 a.m. to 5 p.m.

# Are You House Rich But Cash Poor?

Get help from the  
Massachusetts Elderly Equity Program  
(MEEP)

We assist older homeowners in converting the equity in their homes into useable income  
as well as exploring other options to improve the quality of their lives

## What is MEEP?



The Massachusetts Elderly Equity Program (MEEP) was incorporated in 1986 as an independent, nonprofit corporation committed to providing reverse mortgages and other home equity conversion products to needy elderly homeowners in Massachusetts. MEEP is the only program of its kind in the nation.

Currently, the MEEP network includes 16 lending institutions and nine nonprofit counseling agencies statewide, with some 80 percent of the state's geographic area being covered. Funding for the corporation is being

provided by the state, participating lenders, and private sponsors

One of MEEP's primary tasks is to recommend alternatives to the reverse mortgage, since the vast majority of elderly homeowners are not best served by such a loan. Among the possibilities are a sale and leaseback, tax deferrals, equity lines of credit, refinancing options, various creative financial alternatives, and, frequently, traditional services such as home health care. The major objective of the program is to respond to the actual needs of the elderly homeowner. As part of this effort, MEEP is working to develop new financial products and services.

## What does the program offer you?



- A way to pay for extra health care, assistance, home repairs, or to receive a monthly income supplement
- Consumer protection and a helping hand through the various equity conversion options
- The choice of staying in your home without worry
- Free information and counseling with no obligation through the inquiry process
- Assistance in finding the most appropriate resources to fit an elder's needs
- Peace of mind

## Are you eligible for the program?

- 60 years of age or older
- Income is not more than \$26,000 for an individual or \$28,000 for a two-person household
- Homeowner of one property with little or no mortgage
- Modest assets
- Home is located anywhere in Massachusetts and is substantially debt free

## What are the types of equity conversion and how do they work?



*Reverse Mortgage* — It is a loan paid out in monthly installments for a fixed number of years. The homeowner maintains ownership and benefits from all appreciation in the home's value during the term of the loan. The loan must be repaid at the end of the term, typically five years.

*Sale/Leaseback Plan* — The plan provides that the house is sold with the owner receiving from the buyer the right to a lifetime lease at a reasonable rent.

Proceeds from the sale are invested, providing a steady income stream.

*Deferred Property Taxes* — For an eligible elderly homeowner, application is made to the local assessor. Up to 100% of yearly property taxes can be deferred at a simple interest rate of 8%. A deferral may often remain in effect for the life of the homeowner, freeing up income which can then be applied to other necessities. The elder maintains ownership and repayment of the deferred taxes and interest is usually made at time of resale.

# Protestant Social Service Bureau

# Senior Programs

Shared Living Homes  
Project Homeshare  
Home Equity Counseling



The Protestant Social Service Bureau (PSSB) is a private, non-profit, non-sectarian agency serving individuals and families on the South Shore for over 40 years.

Our senior citizen programs are designed to help individuals obtain the most equitable and workable living arrangements possible. Our intention is to provide alternatives where the opportunity to live independently is enhanced.

All our services for seniors are offered free of charge.

If you have questions or would like more information on any of our senior citizen programs, call 773-6203.



## Shared Living Homes

If you would prefer not to endure the expense and maintenance of a house too big for your needs, but still want to live as independently as possible, Shared Living Homes offers a real alternative. This service provides cooperative residences for individuals who are capable of managing their own lives. Participants receive both the benefit of shared expenses, which reduces individual costs, and the companionship of people their own age.

The homes are large and comfortable. Residents have private bedrooms which they furnish, and share the use of a common kitchen, living rooms, baths, and yard.

In any cooperative living arrangement, it is important that participants be willing to share and make a positive contribution.

For additional guidance, the Shared Living Coordinator is available to assist residents in accessing various community services.

## Project Homeshare

If you enjoy living at home, but find the expense and day-to-day maintenance burdensome, Project Homeshare can help. Our coordinator will provide assistance in locating an appropriate person to live in your home, to share expenses and/or housework.

On the other hand, if you are willing to provide home making assistance to a senior citizen in exchange for lower living expenses, Project Homeshare can also help.

Our intention is to coordinate the best matches possible for both homeowners and home seekers so that both parties find it supporting and mutually beneficial.

The Project Homeshare Coordinator is also available to assist in the writing of an agreement between the homeowner and the home seeker.

Homeowners and home seekers are encouraged to call Project Homeshare







